









Personal Accident and Travel

Insurance Product Information Document

CISV international Ltd – Participants Travel Insurance

| | | | |
|---|--|---|---|
|  | What is insured? We will pay the sum insured shown in your schedule, for some or all of the benefits below: |  | What is not insured? |
| Personal Accident & Travel | | Personal Accident & Travel | |
| ✓ | Personal Accident – up to GBP60,000 | ✗ | Some Sections of the policy will be subject to an excess unless otherwise specified in the policy. This is the amount to be paid by the Insured person when making a claim. |
| ✓ | Accident Death – UP to GBP10,000 | ✗ | Pre-existing medical conditions are not covered under this policy. Travelling against the advice of a doctor. |
| ✓ | Medical and Emergency Repatriation Expenses – Up to GBP 1,000,000 | ✗ | Certain hazardous sports and activities are not covered under this policy – see policy for details. |
| ✓ | Baggage and Personal Effects – GBP2,000 but subject to a single item limit of GBP500 any one item. Emergency Purchase due to the Insured Person being deprived of their baggage for in excess of 6 hours.– up to GBP250 | ✗ | Medical treatment which can wait until you return home |
| ✓ | Cancellation and Curtailment – up to GBP1,500 of costs incurred | ✗ | Cancellation costs incurred as a result of a cancelled CISV organised/attended camp. |
| ✓ | Personal Liability – up to GBP1,000,000 | ✗ | Any claim for baggage or personal possessions where you have not taken steps to prevent loss. |
| ✓ | Travel Delay – Insurers will pay GBP50 per hour in excess of 6 hours up to a maximum of GBP250 | | |
| ✓ | Emergency Crisis Management – Up to GBP500,000 each and every event and in the aggregate for all Insured Events during the period | | |
|  | Are there any restrictions on cover? | | |
| ! | The Insured Person shall take all reasonable steps to avoid or minimise any loss or damage or expense and to recover any property lost. | | |
|  | Where am I covered? | | |
| ✓ | Worldwide - Excluding the following countries: North Korea, Iran, Syria, Afghanistan, Cuba, Russia, Ukraine/Crimea, Belarus and Venezuela. | | |
|  | What are my obligations? | | |
| - | You must take all reasonable steps to avoid or reduce any bodily injury as far as possible. | | |
| - | You must tell us about any possible claims as soon as possible and co-operate with us in timely manner to obtain details relating to the claim. | | |

| | |
|---|---|
|  | When and how do I pay? |
| - | Insurance cover is paid for and administered by CISV International Head Office. |
|  | When does the cover start and end? |
| - | Cover starts at the beginning of your trip and ends on your return your usual place of residence. |
|  | How do I cancel the contract? |
| - | For full details, you should contact CISV International Head Office |