

GROUP ANNUAL EMERGENCY MEDICAL EXPENSES AND TRAVEL CERTIFICATE OF INSURANCE



Please examine this document thoroughly to ensure it meets your requirements.
If it does not, please advise Banner Financial Services immediately.

This Certificate cancels and replaces all previous Certificates issued to the Insured Person.

Schedule of Insurance

Arranged by Banner Financial Services a trading name of Harrison Beaumont Insurance Services Limited, underwritten by Everest Syndicate 2786 at Lloyd's and is managed by Asta Managing Agency Ltd acting through its Appointed Representative Everest Service Company (UK) Ltd

Contract Number: B1121C230593
Policy Number: BSSH01GT02
The name of the **insured**: British Society of Surgeryhand

The business of the **insured**: Charity

Dates of Cover: 01/04/2025 to: 31/03/2026 both days inclusive at your
address and for such further period or periods as may be
mutually agreed upon.

Worldwide

Geographical limits of this insurance:

Signed on behalf of Banner Financial Services

Date of Issue: 31 March 2025

Your insurance adviser contact details:

Harrison Beaumont Insurance Services Limited trading as Banner Financial Services
Pond Hall, Pond Hall Road, Hadleigh, Suffolk, IP7 5PP.
Telephone: 0345 450 8549

SUMS INSURED AND LIMITS

Section 1 – Personal Accident			
Aggregate limits		Maximum limits per insured person	
per incident overall	GBP 1,000,000	Items 1, 2 or 3	GBP 25,000
per incident for insured persons whilst travelling in any multi-engine aircraft	GBP 1,000,000	Death benefit – per child	GBP 20,000
per incident for insured persons whilst travelling in any aerial device other than a multi-engine aircraft	GBP 1,000,000	Death benefit - insured persons age 75 years or over	GBP 25,000
		Under item 4	Nil

Sections 2 to 11		LIMITS
2 – Baggage and Business Equipment	Baggage that is Lost, Damaged, Stolen or Destroyed	GBP 2,500
	Single Article Limit GBP 1,500 or 25% of the appropriate Sum Insured whichever is the greater in respect of any One Item	
	Baggage delay	GBP 1,500
	Loss, theft or delay of keys	GBP 500
	Proof of purchase required for articles valued in excess of GBP 1,500	
	An excess of GBP 50 applies	
	Business Equipment a) Electronic Business Equipment b) Other Business Equipment	GBP 2,500
	An excess of GBP 50 applies	
3 – Cancellation and Curtailment	Cancellation, Curtailment (including Replacement and Rearrangement) and Change of Itinerary	GBP 5,000
	An excess of GBP 50 applies	
4 – Hijack, Kidnap and Detention	Hijack, Kidnap and Detention	GBP 50,000
	Daily Benefit of GBP 300 payable for up to 100 days	

5 – Medical Expenses	Medical Expenses and Emergency Travel Expenses (Sub limits included within this Section are noted below)	GBP 5,000,000
	Emergency Dental Treatment Expenses	GBP 1,000
	Funeral Expenses	GBP 10,000
	Travel and Accommodation Expenses for the insured person's immediate family	GBP 18,250
	Country of Domicile (ongoing medical expenses incurred within three months following return from an insured journey)	GBP 50,000
	An excess of GBP 50 applies	
6 – Political and Natural Disaster Evacuation Expenses	For all emergency matters and evacuation/repatriation	GBP 25,000
	An excess of GBP 50 applies	
7 – Money and Credit Cards	Money and Credit Cards	GBP 2,000
	An excess of GBP 50 applies	
8 – Legal Expenses	Legal Expenses	GBP 50,000
	An excess of GBP 50 applies	
9 – Personal Liability	Personal Liability	GBP 2,000,000
	An excess of GBP 50 applies	
10 – Travel Delay	Travel Delay	GBP 500
	An excess of 4 hours applies	GBP 100
	For each 4 hour period thereafter	
	Maximum payable any one insured journey	GBP 500
11 –Travel Documents	Emergency Replacement of Passport, Visa, Travel Documents or Driving Licence	GBP 2,500
	An excess of GBP 50 applies	

Claims

Please quote your Policy Number when calling:

In the event of a Worldwide MEDICAL EMERGENCY

- Telephone: +44 (0) 20 8049 8301
- Email: EverestRe@healix.com

In the event of a NON-EMERGENCY
contact the following claims administrators:

- Online: <https://intake.sedgwick.com/u/EverestRE/EverestTravelClaims>
- Telephone (Ireland claims number): +353 (0)1 261 2122
- Telephone (UK claims number): +44 (0)14 1240 1912
- E-mail: everestre@ie.sedgwick.com

Endorsements

Coronavirus Endorsement

In respect of Section Three, Cancellation and Curtailment **We** will not pay any claim in any way caused by or resulting from any of the following

- a) Coronavirus disease (COVID-19);
- b) any mutation or variation of COVID-19;
- c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- d) any mutation or variation of SARS-CoV-2;
- e) any epidemic, pandemic or mass outbreak of infectious disease;
- f) any fear or threat of a), b), c), d) or e) above (whether actual or perceived).

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED

Signed on behalf of Banner Financial Services

A handwritten signature in black ink, appearing to be 'M. P. L.', is written over a horizontal line.

Date of Issue: 31 March 2025