



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 Managing Agent Limited, Syndicate 2786 which is authorised in the UK by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Contract Number: B190325HB331

Policy Number: BSSH01GT02

The name of the insured: British Society of Surgeryhand

The address of the insured: British Society of Surgeryhand,
35 Lincolns Inn Fields,
Holborn,
London
WC2A 3PE

Email address of the insured: charlotte.smith@bssh.ac.uk

The business of the insured: Charity

Dates of Cover: 01/04/2026 to: 31/03/2027 both days inclusive at UK time
and for such further period or periods as may be mutually
agreed upon.

Geographical limits of this insurance: Worldwide

The Premium: £3,182.73, including £45.79 Insurance Premium Tax and a
£0.00 Arrangement Fee
Note that after the cover has been incepted and if you
subsequently wanted to change or cancel the insurance there
may be a £ 10 or £ 20 fee respectively.

Signed on behalf of Banner Financial Services

Date of Issue: 2 April 2026

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 4			Maximum limits per insured person
2 – Emergency Medical Assistance	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		
3 – Baggage	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		GBP 2,500	
b) Other Business Equipment			
An excess of GBP 50 applies			
4 – Money and Credit Cards	Money and Credit Cards		GBP 2,000
	An excess of GBP 50 applies		

Sections 5 to 11		Maximum limits per insured person
5 – Travel Documents	Emergency Replacement of Passport, Visa, Travel Documents or Driving License	GBP 2,500
	An excess of GBP 50 applies	
6 – Cancellation	Cancellation, Curtailment (including Replacement and Rearrangement) and Change of Itinerary	GBP 5,000
	An excess of GBP 50 applies	
7 – 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
8 – Hijack, Kidnap and Detention	Hijack, Kidnap and Detention	GBP 50,000
	Daily Benefit of GBP 300 payable for up to 100 days	
9 – Political and Natural Disaster Evacuation Expenses	For all emergency matters and evacuation/repatriation	GBP 25,000
	An excess of GBP 50 applies	
10 – Legal Expenses	Legal Expenses	GBP 50,000
	An excess of GBP 50 applies	
11 – Personal Liability	Personal Liability	GBP 2,000,000
	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) 1243 975385
- **E-mail:** assistance@cegagroup.com

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

- **Online:** <https://us-fnol.claims.global/everestUK/submit>
- **Telephone:** +44 1908 302235
- **E-mail:** Everestuk@crawco.co.uk

Endorsements

Coronavirus Endorsement

In respect of Section Six, 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. H.', written over a horizontal line.

Date of Issue: 2 April 2026