



## Campbell Irvine Direct Travel Insurance 2010

### Single Trip Premiums

	Area 1	Area 2	Area 3	Area 4
	UK	EUROPE	WORLDWIDE Excl N Amer	WORLDWIDE
4 days	£12.00	£18.00	£46.00	£67.00
9 days	£15.00	£22.00	£53.00	£80.00
17 days	£18.00	£28.00	£60.00	£88.00
24 days	£24.00	£38.00	£67.00	£98.00
32 days	£31.00	£47.00	£73.00	£104.00
45 days		£71.00	£111.00	£148.00
62 days		£91.00	£136.00	£183.00
75 days		£112.00	£159.00	£208.00
3 months		£135.00	£185.00	£242.00
4 months		£159.00	£213.00	£278.00
5 months		£181.00	£240.00	£311.00
6 months		£204.00	£263.00	£344.00
7 months			£296.00	£379.00
8 months			£322.00	£410.00
9 months			£348.00	£444.00
10 months			£378.00	£478.00
11 months			£405.00	£512.00
12 months			£416.00	£538.00



## SINGLE TRIP

**FAMILY RATE** For families travelling together a special premium applies based on 2.5 times the adult rate. This provides for two adults under 66 years and up to four children aged 18 years or less.

**CHILD REDUCTION** Premiums are reduced by half for children aged 18 years or less at date of payment of insurance premium, if travelling with an adult insured under this scheme.

**INFANTS UNDER TWO** Infants aged under two years at departure can be included, free of charge, if travelling from departure point with a parent insured under this scheme – so long as you request that their name is included on your certificate or booking invoice.

**AGE 66 YEARS OR MORE** For persons aged 66 years or more at date of payment of insurance premium double the standard rates apply. This insurance is not available to persons aged 70 years or more at the date of payment of insurance premium unless agreed by the Insurer.

**WINTER SPORTS** Double premiums, or £28 inclusive of insurance premium tax, whichever the lesser, apply to include Winter Sports activities, for up to 28 days in which case the additional cover outlined IN THE Policy Document applies.

**BAGGAGE & MONEY DISCOUNT** 20% Discount if you choose not to have baggage and money cover. If you already have a household policy this may cover your personal baggage and money while you are on holiday. If you check and find this is the case then you may wish to exclude this from your Travel Insurance.

**EXCESS WAIVER** Certain sections of cover are subject to an excess applying to certain claims. An excess means that you are responsible for paying the first amount in the event of a claim. If you select the Excess Waiver option when first purchasing your travel insurance, the excess will not apply.



## ANNUAL MULTI TRIP

### Annual Insurance Premiums

<b>Either: Principal Insured Person</b>	<b>£99</b>
<b>Or: Insured person plus spouse/partner</b>	<b>£159</b>

Insured Spouse/Partner insured even if travelling alone

**CHILDREN** can be included Free of Charge provided:

1. They reside permanently with a parent who is the Principal Insured Person.
2. They are aged 18 years or less at the date of payment of insurance premium.
3. You have requested that their name be included on the Certificate issued to you.

**PERIOD OF TRAVEL** This insurance is only available for trips where the entire period of travel for any one trip is less than 70 days. Limited to 31 days if aged 66 years or more at date of payment of insurance premium.

**ACTIVITIES** This insurance is available for any holiday or business travel but excludes overseas residency, work of a predominantly manual nature or any hazardous activity.

**WINTER SPORTS** may be included for up to 28 days in total at an extra cost of just £28 per policy.

**AGE 66 YEARS OR MORE** For persons aged 66 years or more at date of payment of insurance premium, double the standard rates apply and cover is not available for persons aged 70 years or more unless agreed by the Insurer.

**To arrange cover please contact Campbell Irvine on 0844 8262722, by email at [info@campbellirvine.com](mailto:info@campbellirvine.com) or apply online at [www.campbellirvine.com](http://www.campbellirvine.com)**

Premiums valid for issue up to 31/12/2010. All premiums shown are inclusive of Insurance Premium Tax (currently at 17.5%). Campbell Irvine Limited are authorised and regulated by the Financial Services Authority.