

Premiums  
Reduced  
for 2008/09



# JBI MediCare

## For:

- ▶ Members of H.M. Forces
- ▶ TA / Reservists
- ▶ MOD Civilians

## Covering:

- ▶ Adventurous Training Expeditions
- ▶ R & R Periods
- ▶ Sports and Hazardous Activities
- ▶ £10 million Medical Expenses
- ▶ Single and Annual multi-trip policies



## JBI International Insurance Brokers Ltd.

Providing insurance to HM Forces personnel for over 30 years

Authorised and Regulated by the Financial Services Authority



We are members of SIAP (Services Insurance and Investment Advisory Panel)

MED0208

## IMPORTANT INFORMATION

### ABOUT US

JBIMediCare is arranged by JBI International Insurance Brokers Limited. It is Underwritten by Millstream Underwriting Limited on behalf of Elvia Travel InsuranceInternationalN.V.(Netherlands)administered by Mondial (UK) Limited. JBI International Insurance Brokers Limited (FSA ref. 308981) and Millstream Underwriting Limited (FSA ref. 308584) are authorised and regulated by the Financial Services Authority (FSA ref. 203133). ELVIA Travel Insurance International N.V. (Netherlands) is authorised by De Nederlandsche Bank (DNB) in the Netherlands and regulated by the Financial Services Authority for the conduct of UK business. Further details are available from the FSA, tel: 0845 606 1234, website: [www.fsa.org.uk](http://www.fsa.org.uk).

### ELIGIBILITY

Cover is only available to serving members of H.M. Forces, TA Reservists, MOD Civilians attached and their families resident in an EEA country, Gibraltar, Switzerland or based at a BFPO military establishment worldwide. Cover is only available to persons aged 64 years and under.

### DEFINITION OF EUROPE

Europe including Republic of Ireland, The Azores, Madeira, The Canary Islands, Morocco, Tunisia, Israel, Mediterranean Islands, Turkey and territories formally known as USSR, west of the Ural Mountains.

### COMPLAINTS

Our aim is to provide a first class standard of service. However if you are unhappy with the service provided for any reason, or have cause for complaint, please follow the procedure shown in the policy wording.

### LEVELS OF COVER

**Standard** provides cover whilst participating in a range of sporting activities.

**Premier** covers a range of higher risk action adventure and more physically demanding sports. See the Activity List on Page 2 for details of the sports covered under each level of cover.

### MONEY BACK GUARANTEE

If your cover does not meet your requirements, please notify us within 14 days of receiving your insurance schedule and policy wording and return all your documents for a refund of your premium to JBI International Insurance Brokers Ltd, Hercules House, Calleva Park, Aldermaston, Reading, Berkshire, RG7 8AR. If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs that you have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

### CLAIMS

You will be expected to substantiate your claim by providing supporting documents. There is a claims procedure which forms part of the policy wording.

### FAMILY COVER

The lead insured, spouse (or co-habiting partner) and their dependent children, aged under 23 years in full time education, all normally resident with the insured, spouse (or co-habiting partner).

### ANNUAL MULTI-TRIP

Provides cover for an unlimited number of trips during the policy year, with a maximum trip duration of 31 days. Any trip must involve pre-booked accommodation unless it is an event taking place on a single day.

### TRIP

Shall mean any private journey but including adventurous training outside the United Kingdom or HM Base area, not exceeding the trip duration shown on your policy certificate and undertaken in an official holiday or leave period where the insured would not be reasonably expected to be covered by the medical service provided by Her Majesty's Forces and shall start from the time of leaving the HM Base area and continue until arrival back at such base.

## DEMANDS AND NEEDS STATEMENT

The JBI MediCare scheme is typically suitable for HM Forces personnel, TA reservists, MOD civilians and their family who wish to protect themselves whilst travelling outside their country of residence against the cost for Medical & Emergency Expenses, Personal Accident, Personal Liability and Legal Expenses.

You may already possess alternative insurance(s) for some or all the features and benefits provided by this product. It is your responsibility to investigate this.

JBI International Insurance Brokers Limited has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements.

## LEVELS OF COVER / ACTIVITY LIST

The list below shows the activities covered under each level of cover providing that you act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary. If you choose Premier cover you will also be covered for activities listed under Standard cover. If your chosen activity is not shown, please contact JBI on **+44 (0) 118 970 3781**.

### Standard Cover

Abseiling (max 100m) (a,c)  
 Archery (a,b)  
 Black Water Rafting (Grades 1-3) (a)  
 Bungee Jumping (max 2 jumps) (a,c)  
 Camel/Elephant riding/trekking (b)  
 Canoeing/kayaking (inland/coastal, no White Water) (a)  
 Cycling  
 Deep Sea Fishing (a)  
 Fell Running/Walking (without ropes, picks or guides)  
 Golf  
 Gymnastics (a)  
 Hiking/Trekking without ropes, picks or guides up to 1500m  
 Horse Riding (Hacking only – incidental to trip, no jumping)  
 Hot-Air Ballooning (a,b)  
 Ice Skating (in-door only)  
 Jet Boating (inland/coastal waters, no White Water) (a,b)  
 Jet Skiing (inland/coastal waters, no White Water) (a,b)  
 Martial Arts (non-contact)  
 Motor Biking (full UK licence, up to 125cc and helmet to be worn) (b,c)  
 Orienteering (a)  
 Paint balling (a,b)  
 Parasailing (a)  
 Parascending (over water only) (a)  
 Rowing/Sculling (inland/coastal waters, no White Water)  
 Rifle range shooting (a,b)  
 Safari Tours (a)  
 Sailing (coastal waters only) (a,b)  
 Scuba Diving (30m) (a)  
 Snorkelling  
 Speed Boating  
 (inland/coastal waters ONLY, no White Water) (a,b)  
 Squash  
 Surfing (incidental to trip)  
 Swimming  
 Tennis  
 Water Skiing (no jumps) (a,b)  
 White Water Rafting (grades 1-3) (a,c)

### Premier Cover

Abseiling (over 100m) (a,c)  
 Aerial Safari (a)  
 American Football (c)  
 Ballooning (a)  
 Black Water Rafting (Grades 4-5) (a)  
 Bouldering  
 Bungee Jumping (3 + jumps) (a,c)  
 Canoeing White Water (Grade 1-3) (a)  
 Fencing (a,b)  
 Football (including 5 a side)  
 Go-Karting (a,b)  
 Hiking/Trekking without ropes, picks or guides up to 4500m (a)  
 Hockey  
 Horse Riding/Trekking (main purpose of trip)  
 Hunting on foot (a,b,c)  
 Ice Hockey  
 Jet Boating White Water (Grades 1-2) (a,b)  
 Judo  
 Kayaking White Water (Grades 1-3) (a)  
 Kite Surfing (c)  
 Motor Biking  
 (full UK licence, over 125cc and helmet to be worn) (b,c)  
 Mountain Biking (off-road) (b,c)  
 Parachuting (1 Jump only) (a,b,c)  
 Quad Biking (a,b,c)  
 Rock Climbing (a,c)  
 Rugby (c)  
 Sailing outside coastal waters (Europe ONLY) (a,b)  
 Scrambling  
 Scuba Diving to 50 metres (a)  
 Sea Canoeing (coastal waters only)  
 Skiing (conventional)  
 \*Ski Racing (Europe ONLY)  
 Snowboarding (conventional)  
 \*Snowboard Racing (Europe ONLY)  
 Surfing (main purpose of trip)  
 White Water Rafting (Grades 4-5) (a,c)  
 Wind Surfing (main purpose of holiday) (b)  
 Yachting outside coastal waters (Europe ONLY) (a,b)

**The following specific conditions and exclusions apply where highlighted in the sport and activities list above:**

- (a)** Provided you are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity.
- (b)** Personal Liability cover is excluded.
- (c)** Personal Accident cover is excluded.

\* Other than Ski/Snowboard Racing in military only events in Europe, you are not covered when participating in professional or organised sports, racing, speed or endurance tests.



## HEALTH WARRANTY

If any of the following apply to you the Medical Assessors must be contacted:

1. You are aware of any medical condition, which could result in a claim.
2. You have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more).
3. You are travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
4. You have been diagnosed as having a terminal illness.
5. You are receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
6. You are waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

### IMPORTANT

If you have answered yes to any of the questions above then please contact the Medical Assessors on **+44 (0) 1243 534 453** quoting **"JBI Medicare"** to declare your condition. Failure to do this could leave you with no right to make a claim, and may mean that you travel with insufficient cover.

## DATA PROTECTION ACT 1998

Information about you, this application form and policy certificate issued maybe retained by us on our computers and that information may be:

- a. Disclosed to, or recorded by, other persons for the purposes of our business.
- b. Used to advise you by letter, telephone, recorded message or otherwise, of other financial service products offered by us and our companies in our corporate group unless you indicate by ticking the following box that you do NOT wish to receive information about other services and products.
- c. Passed to other companies for marketing purposes, unless you indicate by ticking the following box that you do NOT wish to receive information about other services and products.

## CHOOSE THE COVER RIGHT FOR YOU IN FOUR EASY STEPS

**Step 1** Find the sport(s) or activity(s) you want to participate in on Page 2 and choose which level of cover you require (Standard or Premier). You will be covered for all sports in that group and if Premier is chosen then all Standard activities will also be covered.

**Step 2** Read the Health Warranty above and make any appropriate declarations to the Medical Assessors.

**Step 3** Select either annual or single trip cover on the application form. Remember if you are based outside of the UK then you can deduct 14.9% which represents the amount of Insurance Premium Tax from the premiums. Only applicable if serving at a BFPO address outside the UK.

**Step 4** If you require cover to start within the next 14 days please telephone JBI on +44 (0) 118 970 3781. If you do not require cover to commence in the next 14 days you may complete and return the application either by post, fax or email.

**Freepost Address:** FREEPOST RG868, JBI International Insurance Brokers Ltd. Hercules House, Calleva Park, Aldermaston, Reading, Berkshire, RG7 8AR

**Tel:** +44 (0) 118 970 3781 **Fax:** +44 (0) 118 981 1220 **Email:** medicare@jbi-ins.co.uk

## SUMMARY OF COVER (per insured person)

Benefits	Limit	Description
<b>Emergency Medical Expenses</b>	£10,000,000	Emergency medical treatment and other expenses including travel and accommodation.
Emergency Dental Treatment Limit	£350	For pain relief only.
Funeral Expenses Abroad Limit	£1,000	In the event of death, costs for local funeral abroad.
Country of Residence Expenses Limit	£1,000	Whilst travelling in home country, reasonable and necessary expenses incurred in respect of returning home in the event of accidental bodily injury, illness or death.
Search and Rescue	£5,000	Search and Rescue expenses you are liable to pay for official civil and police rescue teams.
24 Hour Emergency Assistance		Emergency assistance service providing advice and assistance you require.
<b>Personal Accident</b>	£10,000	A cash sum for accidental injury resulting in death, loss of sight, loss of limb or permanent disablement.
<b>Personal Liability</b>	£2,000,000	Covers your legal liability for injury or damage to other people or their property, including legal expenses (subject to English Law).
<b>Legal Expenses</b>	£25,000	To enable you to pursue your rights against a third party following injury.
<b>Sports and Activities</b>	See Page 2 for details.	

This is a summary of cover only. A copy of the policy wording and our terms of business is available to view online at [www.jbionline.com](http://www.jbionline.com). Alternatively you may request a copy to be sent by contacting JBI.



## SIGNIFICANT AND UNUSUAL EXCLUSIONS

### EXCESS

Under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim up to the excess value per insured person each and every incident. An excess of £50 for Medical Expenses applies unless you receive medical treatment as a result of an accident whilst participating in a Premier activity, where an excess of £150 will then apply.

### EXISTING MEDICAL CONDITIONS

If you have an existing medical condition, you may need to contact our medical screening service. See the Health Warranty section on Page 4 for details.

### MEDICAL EXPENSES

Whilst travelling within your country of residence, you will not be covered for Medical Expenses.