



Medical & Repatriation Expenses Insurance For INTERNATIONAL HAULIERS and COACH OPERATORS

NAME ANY TRADE ASSOCIATIONS TO WHICH YOU BELONG

COMMENCEMENT DATE REQUIRED

Proposer
COMPANY OR INDIVIDUAL

Address

Business/Occupation

Emergency contact

Telephone Numbers

Your email address

TITLE	FORENAME	SURNAME
POST CODE		
NAME		
DAYTIME	EVENING	

How many Goods Vehicles do you operate? Specify the maximum number of vehicles abroad at a time

If less than 5, specify below the vehicles and registration numbers

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

If you wish to insure Named Individuals rather than the crews of your vehicles (for example, you do not always use the same vehicle and you want cover for yourself only) then, just insert the names of the people to be covered instead of vehicle details.

Is any vehicle kept abroad for more than 3 months at a time?

Yes/No

If Yes, where?

Do all drivers and any other crew members each have a valid EHIC card?

Yes/No

Do all drivers and any other crew members normally live in the UK?

Yes/No

If No, please give details

GEOGRAPHICAL LIMITS REQUIRED (Tick boxes)

- Area A The country where You normally live (Not available in the country where You normally live).
 - Area B EU & Western Europe to 25°E Premium **£142** inc IPT per vehicle
 - Area B&C Eastern Europe to 60°E Premium **£162** inc IPT per vehicle
 - Area BC&D North Africa/ Middle East to 60°E Premium **£182** inc IPT per vehicle
- Different rates apply for 5 or more vehicles

I have read and understand the definition of Material Facts on Page 2. I have read and understand the Declaration on Page 2. If there is anything you do not understand, you must ask. (Contact Transmed on 08456.121003). If it has been necessary to state any exceptions to the declaration, I have attached it hereto.

Signed

Dated

MATERIAL FACTS

It is a condition of this Insurance that all Material Facts have been disclosed to the Insurers. Failure to do so may affect the rights of the Insured Person under this Insurance. A Material Fact is a fact likely to influence Insurers in the acceptance or assessment of the insurance (for example the health of an Insured Person or that of a Close Relative). If there is any doubt as to whether a fact is a Material Fact then for your own protection it should be disclosed.

DECLARATION

This declaration applies to each Insured Person and it is necessary for the person signing the form to check with each Insured Person (now or included later) to ensure accuracy. I confirm that the following statements are correct.

Whilst I am abroad with My Vehicle, I do not engage in any occupation, sport, pastime or activity which is likely to involve an extra risk of accident such as winter sports, scuba diving, rock or mountain climbing using ropes or guides, potholing, parachuting, horse riding, any form of racing as a driver or rider, riding a motor cycle or scooter, playing football or rugby.

I am a professional driver holding a valid LGV or PCV licence requiring regular medical health examinations and I have no pre-existing medical conditions sufficient to prevent the continuance by the Licensing Authority or any other competent authority of my LGV or PCV licence, **or**,

I do not hold a valid LGV or PCV licence and confirm that I have not suffered from:-
a slipped disc or other spinal disorder, a hernia, any rheumatic or arthritic condition, high blood pressure, heart condition, a circulatory disorder, rheumatic fever, diabetes, clinical depression or anxiety, any nervous or mental condition, fainting episode or black out, fits or paralysis, any alcohol or drug addiction, any uncorrected defect in sight or hearing or other senses or faculties, any respiratory, urinary or allergic condition or any disorder of the digestive system **and**,

In the last five years I have had no conditions needing medical treatment or advice or any symptom or tendency that might necessitate this in the future nor any accident or illness that has prevented me from attending to my occupation for a period in excess of 7 days.

I do not have any reason to believe that I could test positive for HIV / AIDS or Hepatitis B or C nor any other sexually transmitted disease.

I declare that to the best of my knowledge and belief all the information I have provided in connection with this Application whether in my own hand or not is true and that all Material Facts have been disclosed to the Insurers.

SEE MATERIAL FACTS ABOVE. I understand any non-disclosure or misrepresentation of a Material Fact may entitle underwriters to void the insurance cover. I agree that this Application shall be the basis of the contract of insurance. In the event of any claim being refused by the Insurers, I agree to repay all sums expended on my/our behalf. I also agree to repay any sums so expended in excess of the insured sum. I understand that the Insurers will determine their terms and conditions upon the information which I have provided and I further understand that the signing of this Application does not bind me to complete nor Insurers to accept the Insurance.

All Insurers invariably request General Practitioner's verification of pre-existing conditions in the event of a claim.

Please state here and give details of any exceptions to the above declaration.

SUMMARY OF COVER

In recognition of the problems facing hauliers and coach operators when an accident or illness prevents a crew member from working, **Transmed Insurances** have been devised to provide protection under the **OPTIONS** Policy for the employer, for the crew member and for his family.

Transmed Medical & Repatriation Expenses Insurance provides for Medical Repatriation and other expenses incurred whilst working overseas, the details of which are given below and,

Transmed Essential Benefits Insurance provides help in the UK and internationally towards the cost of a replacement driver, occupational accident benefits or 24/7 insurance protection following accident or illness, medical loss of licence and other related benefits. There is a separate form giving the details.

WHAT IS COVERED

Cover includes all manual and non-manual activities consistent with the Insured Person's occupation as vehicle crew including (but not limited to) loading unloading erecting dismantling vehicle checks roadside repairs and the conveyance of hazardous goods (subject to ADR Certificate) and applies continuously from the point of UK departure to the point of UK return for any number of trips within the selected geographical limits during the period of insurance. There is no medical expenses excess or deductible. Cover provides for medical and other expenses incurred whilst abroad with the vehicle up to £5,000,000 consisting of

- a) Medical, surgical and hospital charges, emergency dental treatment (for pain relief), ambulances, nursing homes and nursing.
- b) Accommodation expenses before repatriation.
- c) Travel and accommodation expenses for a close relative, friend or business associate who either has to stay with the Insured Person or has to travel out to escort him/her home following serious injury or illness.
- d) The extra cost of funeral expenses abroad or of bringing the Insured Person's body or ashes home.
- e) Extra travel expenses for the Insured Person to return home early because a close relative or business associate suffers serious injury, illness or death during the Trip.
- f) Repatriation by air ambulance, road ambulance or scheduled air tickets as a stretcher case, including the cost of appropriate medical attendance.

WHAT IS NOT COVERED

- a) Expenses incurred more than 12 months after the incident.
- b) Treatment or medication known in advance to be required or continued during the trip.
- c) The cost of dentures, dental appliances, false limbs, hearing aids, contact or corneal lenses or spectacles.
- d) Any claim worth less than £100.
- e) Deliberately fraudulent or false claims or statements.
- f) Travel against health requirements stipulated by a carrier, handling agents or public transport provider.
- g) Travel against Foreign Office advice.
- h) Activities inconsistent with employment as haulage or coach driver or crew other than amateur activities.
- i) Suicide or willfully self-inflicted injury or illness, anxiety, stress or depression, HIV, AIDS and other sexually transmitted diseases, alcoholism, drunkenness or the use of drugs.
- j) Self-exposure to needless peril except in an attempt to save human life.
- k) Engaging in any criminal or illegal act.
- l) Consequential Loss of any nature, except as may be specifically provided for in this insurance.
- m) Pre-existing conditions sufficient to prevent continuance of the Insured Person's LGV or PCV licence.
- n) War, terrorism, revolution, and the like, confiscation, requisition or destruction by any government and the like, ionising radiation or radioactive contamination or any risk from nuclear equipment. pressure waves by aircraft or other flying objects travelling at sonic or supersonic speeds. Full details are set out in the Policy.

GLOBAL RESPONSE – 24/7 ASSISTANCE SERVICE

The Transmed **OPTIONS** Policy is backed by 24 hour assistance. In the event of a Medical Emergency contact may be made with the assistance service at any time of the day or night. Full details are set out in the Policy.