

The Educational Institute of Scotland Annual Worldwide Travel Insurance

Instruction to your Bank or Building Society to pay Direct Debits 

Please fill in completely and return it to:

Philip Williams & Co, 35 Walton Road, Stockton Heath, WARRINGTON, WA4 6NW

Name and full postal address of your bank or building society

To The Manager _____ Bank or Building Society

Address _____

Postcode _____

Name of account holder(s) _____

Account number Sort code - -

Instruction to your bank or building society to pay by Direct Debit

Originator's identification number 7 5 3 2 9 4

Please pay Philip Williams & Co Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit guarantee. I understand that this Instruction may remain with Philip Williams & Co and, if so, details will be passed electronically to my bank/building society.

Signature _____ Date _____

Signature _____ Date _____

Banks and building societies may not accept Direct Debit instructions for some types of account.

For Philip Williams & Co reference only _____



35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW
Tel 01925 604 421 Fax 01925 861 351

Philip Williams and Company are Authorised and Regulated by the Financial Services Authority

PM1173A/08/11 v3

Annual Worldwide Travel Insurance for The Educational Institute of Scotland

Application Form



Enhanced cancellation and disruption cover

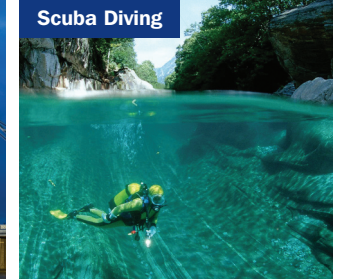
Skiing



UK Breaks



Scuba Diving



Comprehensive Family Worldwide Travel Insurance for ONLY £90 per year, payable £22.50 per quarter by Direct Debit.

Cover for any number of trips up to 31 days including weekend breaks and trips in the UK. This policy is available up to 70* years of age and is available to all EIS members, retired members and their families. Family policy covers the Member, their cohabiting partner and any number of their dependent children aged under 21 residing in the family home.

**SUMMARY OF COVER & APPLICATION FORM OVERLEAF
ALTERNATIVELY CALL 0845 230 1653 TO BUY OVER THE TELEPHONE**

*Premiums for members aged over 65 years is £155 per year payable £38.75 per quarter.



35 Walton Road,
Stockton Heath,
Warrington,
Cheshire WA4 6NW

Cover

The policy covers the subscribing member, cohabiting partner and any number of their dependant children aged under 21 years all normally residing together in their family home. It is not a requirement that the member should be travelling with the partner or children for the policy to be effective. Cover is worldwide including the United Kingdom. Cover will be maintained in subsequent years whilst the Direct Debit is honoured. The period of insurance is for 31 continuous days on any one trip. There may be any number of trips broken by a return to the UK in any policy year. Extensions of cover for periods exceeding 31 days may be arranged upon payment of an additional premium. Maximum annual winter sports cover is 17 days. This policy is available up to 70 years of age. The excess is capped to a maximum of £100 per policy per incident.

BENEFITS (Applicable to each insured person)

SUMMARY OF COVER	COVER	EXCESS
1 Cancellation and curtailment	£3,000	£50
2 Emergency medical and repatriation expenses	£10,000,000	£50
3 Hospital benefit (amount per day)	£500 (£20)	Nil
4 Personal accident	£20,000	Nil
- Maximum payable in the event of death	£5,000	Nil
5 Travel delay	up to £100	Nil
Abandonment	£3,000	£50
6 Missed departure	£500	Nil
7 Hijack (amount per day)	£1,000 (£100)	Nil
8 Personal baggage - overall limit	£2,000	£50
- Maximum per item, pair or set	£250	£50
- Total limit for all valuables	£250	£50
- Emergency purchases	£150	Nil
9 Personal Money	£500	£50
- Cash Limit (£50 for under 18's)	£300	£50
10 Loss of Passport	£100	Nil
11 Personal liability	£2,000,000	£100
12 Legal expenses	£25,000	£100
Wintersports cover applies as standard for sections 1-12. Sections 13-15 only apply when taken in conjunction with a wintersports holiday.		
13 Ski equipment - overall limit	£400	£50
14 Ski pack	£300	£50
15 Piste closure (per day)	£200 (£20)	Nil
Journey disruption extension		
16 Extended cancellation or curtailment charges	Up to £3,000	£50
Extended travel delay cover - (£ 12 hrs delay/£ each 12 hrs thereafter/max)	£20/£10/£100 (or up to £3,000 - unused costs)	Nil £50
Extended missed departure	Up to £500	£50
Accommodation cover	Up to £1,000	£50

To join please complete the enclosed details and direct debit mandate and forward to:-
Philip Williams & Co, 35 Walton Road, Stockton Heath, WARRINGTON, WA4 6NW

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit Philip Williams & Co will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Philip Williams & Co to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Philip Williams & Co or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Philip Williams & Co asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



How to apply

Please complete all relevant sections (block capitals please) and return to:
Philip Williams & Co, 35 Walton Road, Stockton Heath, Warrington WA4 6NW.

Your details

Title First name Surname

Address

Postcode

Email Date of birth / /

Partner title Partner first name Partner surname

Partner date of birth / / Home tel Daytime tel

Required start date / / Please note that cancellation cover will not apply before this date

I enclose a completed Direct Debit mandate authorising Philip Williams and Company to debit my account the appropriate premium on an outgoing basis until I wish to cancel my cover in respect of the EIS Travel Insurance. Direct Debit payments are made on a quarterly basis.

Member Signature Date / /

Please tick if you are travelling within the next 14 days

Important conditions relating to health

In line with all travel insurance policies, there are situations that cannot be covered or they can only be covered if declared to and accepted by insurers. Failure to do so may result in a claim being declined. Hence please read the points below in respect of you and your travelling companions insured by us.

<p>1. Are any of you suffering from or have suffered from any form of cancer that has required treatment in the past 12 months?</p> <p style="text-align: center;">No</p>	Yes	<p>There is no cover for claims related directly or indirectly to these conditions. However, cover may be available by contacting Healthcheck on: 0845 003 5244 (9.00am - 5.30pm Mon - Fri). You must quote reference: VOY/PWEIS/2011</p> <p>In most cases cover can be provided. If special terms are necessary we will explain them to you and confirm them in writing.</p>	<p>In respect of travel to all destinations you are not covered for any directly or indirectly related claims if you or any of your travelling companions, insured under this policy, or any non-traveller upon whose health your travel plans depend:</p> <p>At the time of taking out or renewing the policy or making arrangements for a trip</p> <p>a) have been given a terminal diagnosis. b) are on a waiting list for treatment or investigation or awaiting the results of any tests or investigation. c) are currently receiving ongoing treatment at a hospital. d) have any medical condition for which the recommended treatment or prescribed medication as directed by a medical practitioner is not being taken. e) are aware of any medical condition which you/they have but for which a diagnosis has not yet been received.</p>
<p>2. Have any of you been treated for breathing difficulties (other than stable well controlled asthma) or any heart related condition (including angina) and are still taking medication or receiving follow up consultations?</p> <p style="text-align: center;">No</p>	Yes		
<p>3. Do any of you have any other medical conditions that have required specialist referral to a consultant or hospital treatment within the last 6 months?</p> <p style="text-align: center;">No</p>	Yes		
<p>Your medical conditions (if any) will be covered.</p>			

You must tell us if, at any time during the period of insurance and each time you make arrangements to travel, there is a change in your health and you answer 'yes' to any of the medical screening questions by contacting the medical pre-screening line as soon as possible so that we may reassess your coverage relating to any trips you have booked or may wish to book in the future.

At any time

a) are planning to travel against the advice of your doctor or with a view to obtaining medical treatment.