

# Travel Insurance

- It is a condition of booking that you are covered by suitable travel insurance. This insurance must be in place **before** your participation on the trek can be considered.
- The tour operator Challenges (Un)Limited (CUL) arrange specialist travel insurance cover with GTI. The cost of this insurance is £72 sterling for a 17 day policy which is in addition to the registration fee. Payment for this insurance must be made directly to **Challenges(Un)Limited** by Bank Transfer. CUL bank details are Account Name: Challenges (Un)Limited Sort Code: 12-24-81 Account Number: 06397494 IBAN: GB79 BOFS 1224 8106 3974 94 BIC/SWIFT: BOFSGB1BBL. Please add the reference "balashram" and your name to the transfer. Any **bank charges** for the transfer will **need to be paid by you** in addition to the £72 sterling. When you transfer the money please email confirmation of payment to [accounts@charitychallenge.com](mailto:accounts@charitychallenge.com) or Fax confirmation to +44(0)20 8557 0001. To view the GTI policy please click [here](#).
- You should take the travel insurance schedule with you, and make sure that you have the 24hr contact number in case of an emergency. If you anticipate an insurance claim upon your return, be sure to document as accurately as possible any accident, injury or loss. Doctors' notes or police reports will be required to support any claims. Please make sure you complete the relevant forms or reports at the time of the incident. Also, please read the policy wording carefully in particular the exclusions.
- There are practical and safety reasons for having the group covered by the same GTI insurance policy:
  1. This insurance covers the adventurous nature of the trek.
  2. In the (albeit unlikely) event of a group emergency everyone is covered by the same insurance emergency number.
  3. By providing insurance cover which does give adequate medical emergency and evacuation cover, we shall not be faced with a situation where a client with inadequate insurance cover could not be quickly and effectively rescued because of inadequate insurance cover.
- If you extend the duration of your trip beyond 17 days, you will need to ensure that your travel insurance is extended to cover you for the full duration. CUL are happy to make the necessary arrangements on your behalf by extending the challenge insurance. Any request for an extension of cover should be emailed to Paul Albert [ [paul@charitychallenge.com](mailto:paul@charitychallenge.com) ]. If an additional premium is required, you will be notified.
- You are responsible for booking and paying for your own flights. You must provide Charity Challenge with the details of your flights within 2 weeks of booking at [flights@charitychallenge.com](mailto:flights@charitychallenge.com) . This is so CUL can ensure you are adequately covered by insurance for your period of travel.

- The GTI policy does not cover participants that are currently resident in India. Indian **residents** need to purchase their own travel insurance which needs to provide the at least equal cover to the policy CUL provide through GTI.
- Whilst CUL have taken steps, to review this travel insurance policy, it is not possible to anticipate every conceivable risk or accident that can occur on an adventure trek. In addition, no insurance policy covers every possible accident that may arise.
- If after receiving and reviewing your GTI policy you feel that you need additional cover then you may take out additional cover from any insurance company over and above the insurance cover provided under the GTI policy.
- Participants are required to declare any pre-existing medical conditions when they complete and sign the Booking Form in the registration pack. If new medical conditions arise **after** signing and returning the Booking Form up to and including the date of your departure for the trek you must notify Challenges (Un)Limited and the Insurer. Failure to disclose full and up to date medical conditions risks invalidating your insurance.