

# TRAVEL INSURANCE INFORMATION

It is a condition of booking with Discover Adventure that you have suitable travel insurance – failure to provide cover could result in you losing your place on your chosen challenge and the monies paid for it.

## 1. When to Purchase Travel Insurance

You should arrange insurance cover as soon as possible after your booking with us is confirmed. Should you need to cancel on medical grounds, you will need insurance to cover the costs involved (registration fee and any trip costs depending on cancellation date). The sooner you have this in place the better.

## 2. Sourcing Your Insurance

There are many providers out there so you should shop around for a policy that fits your needs. You may well find you already have a policy through your bank or credit card provider, as many of them include a travel insurance policy in your package with them. Do make sure though that it provides the level of cover you're happy with including the points listed in section 3 below.

To use your existing travel insurance policy you must enter the following information as proof of insurance onto your Discover Adventure Passenger Portal **as soon as possible** after receiving your booking confirmation:

- Name of insurance company
- Insurance policy number
- Telephone number for 24hr medical emergency assistance
- Any other information your insurers ask for in case of medical emergency

## 3. Your Responsibility

It is **your responsibility** to ensure your policy provides adequate cover for your trip, and that you are satisfied with the level of cover you are purchasing. Read your policy, and ensure that:

- It covers you for medical emergencies, evacuation and repatriation
- It provides adequate cover for all activities outlined in your itinerary (and that any altitude limits are appropriate for your trip) as well as any you intend to undertake in free time, or if extending your stay
- The policy covers the whole period of travel, from the date you leave the UK to your return
- You are happy with the level of cover and exclusions, should you need to make a claim

Although serious incidents are rare on our trips, emergency evacuation (for example) can cost tens of thousands of dollars. If your policy does not cover this, you will be liable for payment. It is vital that you take time to read and understand the full terms and conditions of your policy.

## 4. Pre-Existing Medical Conditions

Please note that insurance companies require disclosure of any pre-existing medical conditions prior to travel. Once you have purchased insurance it is your responsibility to declare any pre-existing medical conditions to your insurer's medical helpline. This may affect your premium. Discover Adventure Ltd CANNOT declare these on your behalf, even if we are aware of them. **Failure to disclose pre-existing conditions personally to the insurance company prior to travel could invalidate any travel insurance cover.**

## 5. UK-Based Trips

Please note that taking out insurance for trips taking place purely in the UK is optional. You may wish to obtain travel insurance which provides cover for loss or damage of personal belongings, personal accident and liability, etc, as well as cancellation.

## 6. Cycling Trips

Most travel insurance policies will not cover your bicycle. Please read the small print of your policy carefully to see if your bicycle is covered or not. If your travel insurance does not cover your bicycle, you may wish to obtain separate bicycle insurance as well.