

**It is a compulsory requirement that you have adequate travel insurance before you join any Oasis Trip and at the very least are insured for all necessary medical expenses and repatriation costs incurred overseas with a minimum sum insured of £500,000. We believe that your safety and holiday enjoyment are very important. It is a mistake to think that "it will never happen to me". We can arrange comprehensive travel insurance for you if you wish, please consult our website or the back of our brochure for further details.**

If you are arranging your own travel insurance and are considering undertaking any of the so-called 'hazardous activities', please ensure that your policy provides the appropriate cover, as some of these activities may be excluded from standard travel insurance policies. Please also be aware that the levels of cover of some policies may not fully insure you for the specific activities you may choose to undertake e.g. White Water Rafting is covered under some policies - but only up to a maximum Grade 3. In Africa - all White Water Rafting that is available is Grade 3+, so please check all of the policy details beforehand. It is essential that the travel insurance that you have arranged is designed to cover all, often hazardous activities that are on offer.

We have arranged a reasonably priced travel insurance, specifically designed for Overland Travel, through Campbell Irvine Insurance Brokers and AXA Insurers - which also provides a 24 hr worldwide emergency medical service through Specialty Assistance LTD. Due to its flexibility and the amount of hazardous activities included under the standard policy, the premiums quoted may initially appear more expensive than some other policies on offer. We are happy to email you a copy of our policy wording which includes a list of hazardous and sporting activities which are automatically covered whilst you are on your Oasis trip, as well as those subject to an extra load on the premium.

Whether you choose to take out our policy or arrange cover elsewhere, please ensure that you read the small print very carefully. Certain terms and conditions will apply to all insurance policies and we would like to draw your attention to any exclusions relating to pre-existing medical conditions. Please feel free to ask for more details. **It is also important that when calculating the total duration for your insurance cover that you include your outward and return flights in the overall period of travel otherwise your policy may be invalid.**

**Repatriation** -The Oasis travel insurance is available to anybody living anywhere in the world, irrespective of their nationality. This cover extends to include worldwide repatriation back to your normal country of residence in the event of a medical emergency- providing the appropriate premium has been paid. If you are a UK resident (this includes non UK passport holders / nationalities living and working in the UK) and are planning on returning to the UK, the insurers will arrange for you to be repatriated back to the UK if you become seriously ill whilst you were travelling, as this is deemed to be your normal country of residence at the time. Special consideration will be given if you prefer to be repatriated elsewhere - as long as the expense is to be the equivalent cost of repatriation to the UK. Alternatively - if you have planned to return home directly after your trip (e.g. Australia, New Zealand, South Africa ) - your insurance would provide repatriation to your ultimate destination in the event of a medical emergency - but please be aware that no medical expenses will be payable upon arrival in your normal country of residence. If you are arranging travel insurance elsewhere, please check where you may be repatriated to in an event of a medical emergency.

**Payment** - If you have decided to purchase your insurance via Oasis, please include the full payment of the policy you require when sending through your deposit payment and booking details. Payment can also be made at any time over the phone, by cheque made payable to: Oasis Overland Ltd or by bank transfer. NB We can only issue travel insurance upon receiving full payment for the policy. If you later decide that the policy does not meet your requirements, we offer a 14-day money back guarantee which allows for a full refund of the insurance premium, provided you have not travelled or submitted a claim.

Your tour leader will ask to see a copy of your insurance policy at the pre-departure meeting and you will be asked to provide the following details: 24-hour emergency medical telephone number, your policy number, confirmation that the policy duration is sufficient to cover you for the entire duration of your trip. It is also wise to leave a copy of your insurance policy with a friend or relative for safe keeping. Our crew will collect these Insurance details solely for providing this information in the event of an emergency- and not to check all the details of the policy and/ or its content of cover are correct. For this reason, please be aware that it is your responsibility to ensure you are fully covered for the different region/s and for the activities that you choose to undertake whilst travelling with Oasis.

**It is a condition of booking with Oasis Overland - that it will not be possible for you to join the trip if you cannot produce details or information to prove you have adequate travel insurance at the start of your trip. IMPORTANT - We strongly recommend that you take out your travel insurance at the time of booking as cover will commence for pre-departure cancellation from the date your policy is issued (all other sections of the policy will commence from the start date of your policy). This means that should you have to cancel your trip for an insured reason such as a medical emergency or bad accident preventing you from travel you may be able to claim back payment made for pre-paid trip costs and flights, subject to the standard policy terms and conditions.**

**NOTE:** If you are interested in extra insurance cover for your photographic equipment - please contact Oasis and we will send you out a brochure. This policy has a 28 day money back guarantee if the cover is unsuitable or you change your mind. Please be aware that a lot of Insurance policies do not include a great deal of cover for Valuables-sometimes only up to £350 combined limit for cameras & electrical. Please be aware that most home and contents insurance policies may also include cover for photographic and electrical equipment whilst abroad.

Duration	WORLDWIDE EXCLUDING USA/CANADA/CARIBBEAN	WORLDWIDE INCLUDING NORTH AMERICA	EUROPE, TURKEY, SYRIA, JORDAN, EGYPT
Up to 9 days	£76.00	*****	£27.00
Up to 13 days	£80.00	*****	£31.00
Up to 17 days	£87.00	£87.00	£38.00
Up to 24 days	£97.00	£102.00	£49.00
Up to 32 days	£109.00	£116.00	£60.00
Up to 45 days	£148.00	£155.00	£92.00
Up to 62 days	£176.00	£193.00	£115.00
Up to 75 days	£207.00	£226.00	£140.00
Up to 3 months	£242.00	£265.00	£165.00
Up to 4 months	£280.00	£297.00	£199.00
Up to 5 months	£319.00	£330.00	£230.00
Up to 6 months	£352.00	£363.00	£250.00
Up to 7 months	£385.00	£400.00	*****
Up to 8 months	£418.00	£440.00	*****

### SUMMARY OF COVER

- **HAZARDOUS ACTIVITIES** - the following activities can be undertaken on Oasis trips and are covered as standard overland travel insurance items; White Water Rafting (up to Grade 5 ), Scuba Diving (down to 40 metres), Bungee Jumping (max 2 jumps), Canoeing, Camel Riding, Elephant & Horse Riding, Quad Biking, Parascending / Microlighting / Light Aircraft / Helicopter as a passenger, Dune Boarding, Guided Glacier Walking, Mountain Biking and Abseiling. If there are any activities you are thinking of undertaking, but are not sure if you have cover, you must contact your insurers and check.
- **HAZARDOUS ACTIVITIES NOT INCLUDED** - an additional premium from £15 upward is required if you wish to undertake certain activities i.e. Hang Gliding, Tandem Parachute Jumping if accompanied by an instructor. NO winter sports activities, including skiing are covered as standard. Contact Oasis for a more comprehensive list of activities, which require an additional premium.
- **REPATRIATION** - The Oasis travel insurance is available to anybody living anywhere in the world, irrespective of their nationality. This cover extends to include worldwide repatriation back to your normal country of residence in the event of a medical emergency - providing the appropriate premium has been paid. If you are a UK resident (this includes non UK passport holders / nationalities living and working in the UK) and are planning on returning to the UK, the insurers will arrange for you to be repatriated back to the UK if you become seriously ill whilst you were travelling, as this is deemed to be your normal country of residence at the time. Special consideration will be given if you prefer to be repatriated elsewhere - as long as the expense is to be the equivalent cost as repatriation to the UK. Alternatively - if you have planned to return home directly after your trip (e.g. Australia, New Zealand, South Africa) - your Insurance would provide repatriation to your ultimate destination in the event of a medical emergency - but please be aware that no medical expenses will be payable upon arrival. If you are that arranging travel insurance elsewhere, please check where you may be repatriated to in an event of a medical emergency.
- **BAGGAGE AND MONEY DISCOUNT**- 20% Discount if you choose not to have baggage and money. If you already have a household policy this may cover your personal baggage and money while you are on holiday. If you check and find this is the case you may wish to exclude this from your Travel Insurance. Please note that some Home and Contents Insurance policies may also include cover for photographic and electrical equipment, whilst travelling abroad. Please check with your insurers for more details.
- **NORTH AMERICA STOP OVER** - If you purchase cover for world wide excluding North America for less than 2 months duration you are allowed a single day / night stop over for both outward and return bound travel in North America. If you purchase 2 months or more cover for worldwide excluding N. America you can include a maximum of 6 days and nights in N. America. Please note that travel insurance policies for Europe / Worldwide cover excludes Section A of the policy (i.e. Medical and associated expenses etc) if you are planning to travel or stay in UK for an extended period of time. All other cover is still valid.
- **MOTORBIKES AND SCOOTERS** - Our policy covers you to ride any two wheeled motorbike irrespective of its engine size provided that it is hired or borrowed and not your own vehicle. Please note that with all travel insurance policies Liability cover needs to be arranged separately at the time of hiring the bike.
- **CANCELLATION** - Pre Departure Cancellation cover will commence from the date your policy is issued \*\* (all other sections of the policy will commence from the start date of the policy). This means that should you have to cancel your trip for an insured reason such as a medical emergency or bad accident preventing you from travel you may be able to claim back payment made for pre-paid trip costs and flights, subject to the standard policy terms & conditions.
- **TRAVEL DELAY** - The travel Delay section of the policy covers your return journey as well as the outbound.
- **WAR AND TERRORISM** - The policy covers acts of war and terrorism but not nuclear, chemical or biological.

• **AUTOMATIC EXTENSION OF COVER** - In the event that you are prevented from returning home due to circumstances beyond your control the policy is automatically extended for up to 21 days from the date the policy was due to expire free of charge.

• **MATERIAL FACTS / PRE - EXISTING MEDICAL FACTS** - Please remember that all Material Facts should be disclosed, as failure to do so may affect your rights under this Insurance. In particular you should be aware that the policy excludes any pre-existing medical conditions, not only your own, but also those not necessarily travelling (e.g. your immediate family) but upon whom travel may depend. This means that if you or any of your immediate family have pre-existing medical problems that may cause you to cancel your trip either before or after departure you must inform the medical help line on: 0870 906 3140. If the help line is not contacted for whatever reason, then no cover will be in effect for any known pre-existing medical condition. Please feel free to contact them regarding any query - however minor it may seem. Usually they will be able to give you an answer direct over the phone.

The above information is valid for certificates issued prior to 31.12.2008.

#### **Summary of Cover:**

- 1) 24hr a day Medical Emergency & Repatriation: Up to £5,000,000
- 2) Cancellation and Curtailment: Up to £5,000
- 3) Baggage, Personal Money and Effects: Up to £2,000
- 4) Cash: Up to £500
- 5) Loss of Passport / Visa: Up to £250
- 6) Personal Liability: Up to £2,000,000.00
- 7) Personal Accident: Up to £25,000.00
- 8) Legal Expenses: Up to £15,000.00

**ABI CODE OF PRACTICE** Under the model of good practice for the sale of travel insurance that is not regulated by the Financial Services Authority (FSA), we must draw your attention to important features of your policy, including:

**Health** - The policy contains conditions that relate to your health and that of others not necessarily travelling with you but upon whose well being the trip may depend. In particular, pre existing medical problems are not covered unless the Medical Helpline is contacted on: 0870 906 3140.

**Policy Document** - This contains the full details of what is and is not covered. Please read it carefully to ensure you understand the cover provided. Should you wish a specimen, a copy will be made available prior to purchase upon request.

**Conditions, Exclusions** - Conditions and Exclusions will apply to individual sections of your policy, while general exclusions and conditions will apply to the whole of your policy.

**Claims for Personal Effects** - Your policy does not provide cover on a 'new for old' basis, which means that deductions for age, wear and tear will be made where appropriate.

**Reasonable Care** - You are required to take all reasonable care of yourself and your property and to act at all times as though you are not insured.

**Sums Insured or Limits** - All sections of your policy have a limit on the amount the Insurer will pay. Some sections have internal limits such as the amount the Insurer will pay for any one item or the amount of all valuables (including photographic equipment).

**High Risk Activities** - Your policy may not cover you when you take part in certain activities not organised through Oasis Overland. You must check that the Insurance covers your requirements.

**Excesses** - Under most sections of your policy, claims will be subject to an excess of £50. This means you will be responsible for paying the first part of each claim.

**"Cooling Off Period"** - If your policy does not meet your requirements you may return the documentation within 14 days of the purchase or prior to travel if this is sooner and, provided no claim or travel has been made, obtain a refund.

**Jurisdiction** - Your policy will be subject to English Law unless otherwise agreed.

**Date Recognition Failure** - Your policy contains an exclusion for some losses arising from the failure of equipment to correctly recognise the calendar date.

**Complaints** - Your policy contains a procedure which you should follow if you wish to make a complaint.

The Oasis Overland Travel Insurance rates above apply to policies with start dates up to 31 December 2008 provided the policy is issued and paid for before 31 December 2008.