



T R I N I T Y
I N S U R A N C E

PERSONAL ACCIDENT AND INJURY INSURANCE FOR HM FORCES AND THEIR FAMILIES

- All trades and occupations
- Immediate cover for Iraq and Afghanistan
- Tax free lump sums
- Permanent disablement
- Hospital and convalescence cash benefit
- Premiums from just £8.40 per month



Examples - Actual cases paid

Sgt J - Injured during mine clearance received £120,000

Mrs M - Hospitalisation and convalescence benefit paid £4,160

Pte P - Paralysed in road traffic accident received £80,000

Cpl D - Injured by road side bomb in Iraq received £120,000

If you require further information please do not hesitate to contact our
Customer Services Department on:

Telephone: +49 (0) 29 41 - 96 720

Fax: +49 (0) 29 41 - 65 418

Email ho@girke-travel.de <http://www.o.girke.com>

PROPOSAL FORM

Please return to: O.Girke, Mastholter Str. 2, 59555 Lipstadt GERMANY

To be completed in block capitals

Title:	First Name(s):	
Surname:		
Military No.	Rank:	Unit/Corps:
Tel. No.	Mobile No.	Date of Birth:
PLEASE COMMENCE MY INSURANCE ON (DATE):		
Postal address for correspondence:		
Postcode/BFPO No:		
Email address:		
(Cover cannot be confirmed until Trinity Insurance Services have received the completed proposal form at their offices)		

Please tick level of cover required

INDIVIDUAL

STANDARD (£80,000) £8.40 p.m. ELITE (£120,000) £11.20 p.m. SUPREME (£160,000) £15.10 p.m.

FAMILY

(Includes spouse/partner and all children up to age of 18)

STANDARD (£80,000) £12.60 p.m. ELITE (£120,000) £16.80 p.m. SUPREME (£160,000) £22.65 p.m.

Insurance premium tax at the current rate will be added for UK residents only.

DECLARATION

- I hereby authorise deduction of premiums as per the completed direct debit instruction. I understand that the premiums may vary from time to time and that Trinity Insurance Services Ltd. will inform me of any changes.
- I understand that the cover starts when confirmed by Trinity Insurance Services Ltd.
- I have read and understood the notes attached to this form and request the cover applicable to my circumstances
- I hereby declare that all persons being proposed for Personal Accident cover are free from physical defects, infirmity, ill health, mental disorders and are not physically or mentally handicapped or disabled. If you are in any doubt as to your response you should disclose all such information. Failure to disclose a material fact may result in your claim being refused. If you need to advise us of any information please provide details on a separate sheet of paper and attach it to your application.
- I understand that I will receive a policy wording in due course which will contain the terms, conditions and exclusions of the insurance.
- I confirm that Trinity Insurance Services may obtain my bank details from my Administrative office if required.

Signed:		Date:
INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT		
Please fill in the form and return to Trinity Insurance Services Limited, O.Girke, Mastholter Str. 2, 59555 Lipstadt GERMANY		
To The Manager	Bank/Building Society	Originators Identification No. 7 6 9 8 0 0
Address		Reference No. [][][][][][]
	Postcode	Instruction to your Bank or Building Society Please pay Trinity Insurance Services Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by Direct Debit Guarantee. I understand that this instruction may remain with Trinity Insurance Services Limited and if so details will be passed electronically to my Bank/Building Society.
Name(s) of Account Holder(s)		Signature
Branch Sort Code	[][][] [][][] [][][]	Date
Bank/Building Society Account No.	[][][][][][][][][][][][][]	
Banks and Building Societies may not accept Direct Debit Instructions for some types of account		

PERSONAL ACCIDENT INSURANCE

Policy Summary

Please read this document carefully. This is your policy summary of cover and does not contain the full details of the contract. Full terms and conditions can be found in your policy wording. Please note this summary does not form part of the contract.

Insurer - This insurance is underwritten by Professional Travel Insurance Company Limited.

Eligibility - Regular and part-time members of HM Forces and their families. Civilians attached to or connected with HM Forces may also apply for cover.

Cover - This product is designed to meet the demands and needs of individuals connected with the HM Forces who require financial compensation in the event of serious accident. (Please note that this statement does not constitute advice or a personal recommendation of the Personal Accident product).

Significant Features and Benefits

This insurance is available for either individuals or individuals and their families on a worldwide basis. There are three levels of cover as shown in the table below: Standard, Elite & Supreme. This is our regular premium contract and not the limited cover contract we offer at training establishments.

Section of Cover	Up to Limit - STANDARD	Up to Limit - ELITE	Up to Limit - SUPREME	Section of the Policy Wording that contains further details
Accidental Death	£3,000	£5,000	£10,000	Section 1
Loss of Both Limbs	£80,000	£120,000	£160,000	Section 1
Loss of Both Eyes	£80,000	£120,000	£160,000	Section 1
Loss of One Limb or One Eye	£40,000	£60,000	£80,000	Section 1
Loss of Speech / Hearing	£80,000	£120,000	£160,000	Section 1
Loss of a Finger	£8,000	£12,000	£16,000	Section 1
Loss of all Toes	£12,000	£18,000	£24,000	Section 1
Medical Discharge - Full-time HM Forces Personnel	£8,000	£12,000	£16,000	Section 1
Medical Discharge - Recruits in training & Reservists	£800	£1,200	£1,600	Section 1
Permanent Total Disablement	£80,000	£120,000	£160,000	Section 1
Burns	£3,200	£4,800	£6,400	Section 1
Hospital Cash Benefit	£20 per day; max 100 days	£30 per day; max 100 days	£40 per day; max 100 days	Section 2
Convalescence Benefit	£105 per week; max 20 weeks	£140 per week; max 20 weeks	£175 per week; max 20 weeks	Section 3
Hostage Benefit	£50 per day; max 10 days	£100 per day; max 10 days	£150 per day; max 10 days	Section 4
Legal Helplines & Counselling Services	Unlimited	Unlimited	Unlimited	Section 5

Significant Conditions & Exclusions - The most significant policy conditions and exclusions are:

Conditions & Exclusions	Policy Section
<ul style="list-style-type: none"> Cover for permanent disablement must have resulted from an identifiable accident 	General Conditions
<ul style="list-style-type: none"> Medical Discharge from HM Force should also be the result of an accident and not a gradual deterioration of health. 	General Conditions
<ul style="list-style-type: none"> Hospitalisation benefit is payable following a stay in hospital for more than 5 days. 	Section 2
<ul style="list-style-type: none"> Convalescence benefit is payable after the first week of convalescence following a stay in hospital of more than 5 days. 	Section 3
<ul style="list-style-type: none"> There is no cover for medical condition that existed prior to inception of the insurance. 	General Exceptions
<ul style="list-style-type: none"> There is no cover for injuries caused as a result of nuclear, biological or chemical weapons .There is no cover for war between the major powers 	General Exceptions
<ul style="list-style-type: none"> Claims must be notified to us within 60 days of the incident that caused the claim. 	General Exceptions

Duration of Cover - The period covered by this insurance is monthly and you may continue cover up until your 70th birthday.

Making a Claim - If you wish to make a claim, please telephone Global Claims Services within 60 days of the incident, on +44 (0)20 8686 4353, or e-mail: info@globalclaims.co.uk.

Your Right to Complain - Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below the standard you expect, please contact: The Managing Director, Trinity Insurance Services Ltd, Trinity House, 1 Old Market Avenue, Chichester, West Sussex PO19 1SP, UK.

If you remain dissatisfied you may write to: The Complaints Officer, Professional Travel Insurance Company Limited's representative, Insurance House, Prisma Park, Berrington Way, Basingstoke, RG24 8GT, UK

If after following the procedure detailed above you are still dissatisfied, you have the right to refer your complaint to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, UK.

Information about the Insurer - This insurance is underwritten by Professional Travel Insurance Company Ltd (PTI). Their address is: Suite 935, Europort, PO Box 793, Gibraltar.
PTI is registered at Companies House Ltd, 317 Main Street, PO Box 848, Gibraltar (Reg No. 33927)
PTI is authorised and regulated by the Financial Services Commission (FSC) in Gibraltar which holds a register of all regulated firms on its website (www.fsc.gi).

Details about our Regulator - Trinity Insurance Services Limited is authorised and regulated by the Financial Services Authority (FSA). The FSA holds a register of all regulated firms on its website www.fsa.gov.uk/register, or you can contact them by phone on 0845 606 1234.

Further Information - You should read the Policy Schedule and Terms & Conditions carefully to ensure that the insurance fully meets your requirements. It gives you full details of what is and is not covered and the conditions of cover. If you have any queries, or require any information about this insurance contact Trinity Insurance Services Limited at the address shown in our Terms of Business document or:

Tel.: +49 (0) 29 41 - 96 720 Fax: +49 (0) 29 41 - 65 418 E-Mail: ho@girke-travel.de

O.Girke, Mastholter Str. 2, 59555 Lippstadt - GERMANY

The Direct Debit Guarantee



- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Trinity Insurance will notify you 14 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Trinity Insurance Services Limited or the Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.