

Over 50's Annual Travel Scheme

**Especially for NHSRF
members**

**Worldwide Cover, No
declaration of medical
conditions: £185.00**

[LET'S GET STARTED](#)

About NHS Retirement Fellowship Travel Insurance

The NHS Retirement Fellowship Travel Insurance Scheme provides tailored travel insurance, underwritten by Acasta European Insurance Company Limited, to members of the NHS Retirement Fellowship. Our aim is to provide a quality service at a competitive price, to a standard that provides true peace of mind to the frequent traveller. In working with NHSRF we have delivered a travel insurance that members can rely on; easily accessed Online or via our expert Travel Team who are ready to assist.

The scheme is open to all NHS Retirement Fellowship members providing they are between 50 and 79 years of age and reside in the UK.

For those outside of this scheme's 50-79 eligibility...

A full suite of cover is available via our Affinity Partner Civil Service Insurance Society.

About the Scheme & Eligibility

WWW.CSIS.CO.UK

- Open to members of NHSRF aged between 50 and 79 and their families
- UK Residents
- You must be 'Fit to Travel' defined as:
 - If you had contacted your medical practitioner prior to departure, he/she would not have advised against travel and/or
 - Travel is not for the purpose of obtaining medical treatment
 - You have not been given a terminal prognosis

START YOUR COVER



Over 50's Annual Travel Scheme

The NHSRF Travel Insurance scheme is available to all NHSRF members aged between 50 and 79 years of age residing in the UK.

Once a scheme member no upper age limit will apply provided cover is not lapsed.

What's included

- ✓ Full Worldwide Cover
- ✓ No medical screening information is required
- ✓ No limit to the number of journeys
- ✓ A total of 183 days can be spent overseas during any period of insurance
- ✓ Any single trip can last for up to 65 days (45 days for Caribbean, USA or Canada travel)
- ✓ Winter sports cover up to 17 days
- ✓ Members can opt to include partners, spouses and children (until their 21st birthday)
- ✓ Pre-existing medical conditions are covered as long as members are fit to travel and not terminally ill

The package of benefits at a glance

Cancellation	£5,000
Curtailement	£5,000
Medical and additional expenses+	£5,000,000
Extra overseas accommodation in event of injury/sickness	£5,000
Emergency dental treatment	£750
Repatriation of mortal remains to UK Up to £2,000 for local burial/cremation*	Covered
Emergency medical repatriation and evacuation*	Covered

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Compassionate overseas visit*	Covered
Personal accident benefit* death, loss of eyes/sight/limb	£15,000
Personal baggage: single item	£350 up to maximum £1,500
Delayed baggage (more than 12 hours)*	£150
Personal money, travellers cheques	£500
Cash limit up to maximum	£250
Loss of passport	£250
Delayed departure: every 12 hours*	£50 up to maximum £200
Extended delay	£2,000
Missed departure	£1,000
Catastrophe cover	£300
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Legal expenses*	£25,000
Personal liability*	£2,000,000

Please note: all benefits are subject to £50 excess except those marked with an asterick (*)
The benefit marked with a cross (+) is subject to £50 excess unless a European Health Insurance Card is used Benefits are subject to conditions, limitations and exclusions detailed in the membership agreement.

Policy Pricing

The annual cost is the same for all members. All premiums are payable annually in advance and must be paid by direct debit.

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Annual premiums for the NHSRF Travel



Members can join at any time, however, the full annual cost will be payable even if they join midway through the insurance year which runs from 1st October.

Membership of the scheme automatically renews each year on 1st October for all existing members.

Single	£185.00
Couple	£255.00
Single Parent	£255.00
Family	£275.00

Start Your Cover



Download and complete the Application Form and Direct Debit Mandate. **Complete both forms** and send to:

NHSRF Travel Insurance,
CSIS,
7th Floor Colman House,
King Street,
Maidstone,
Kent,
ME14 1DD

No cover can be incepted until the Application Form (including the Direct Debit Mandate) is received and accepted by underwriters.

DEMANDS & NEEDS TERMS
OF BUSINESS

POLICY DOCUMENT

BENEFITS SUMMARY



Print out & post Application

PRINT APPLICATION FORM
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Here are the answers to some frequently asked questions:

+ What if I am unsure if I am Fit To Travel?

+ Can I start my policy at any time?

+ Can I cancel my policy at any time?

+ What if I have to cancel my trip because of illness?

+ What if I have to cut short my holiday due to accident or illness?



- + What should I do if I'm injured or taken ill during my holiday?

- + What if the injury or illness prevents me returning home as planned?

- + What if I travel against the advice of my Medical Practitioner?

- + What's the procedure if my baggage is lost, stolen, damaged or delayed?

- + What if I lose my passport?

- + What if my money is lost or stolen?

- + What if I miss my plane, train, coach or ferry because of a transport breakdown?

- + What if my outward or return journey is delayed for more than 12 hours?

- + What if I accidentally injure someone outside my immediate family and they wish to seek compensation?

- + Why do you advise obtaining a European Health Insurance Card?

- + What is a Terminal Prognosis?

- + How will my policy be renewed?

NHSRF Travel Insurance is administered by the Civil Service Insurance Society, authorised and regulated by the Financial Conduct Authority under firm reference number 304151.

email us:

nhsrftravel@csis.co.uk

Call us:

01622 766960

Write to us:

NHSRF Travel Insurance,
CSIS,
7th Floor Colman House,
King Street,
Maidstone,
Kent,
ME14 1DD



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