

GROUP PERSONAL ACCIDENT AND BUSINESS TRAVEL

This Insurance is Underwritten by Axiom Underwriting Agency on behalf of certain Underwriters at Lloyds and other authorised UK Insurers. **Should you have any queries relating to the cover or to see the full terms and conditions, you should contact your Insurance Broker Sutton Winson on +44 (0) 1444 251164**

SUMMARY OF COVER

Certificate Number: GP0010214 **AEA SOS Reference:** 14CPA000075
Broker Name: Sutton Winson **Broker Number:** 3003031
Assured: Earthwatch Institute **Business Description:** Environmental Charity

Age Limit: 75 years attained unless agreed by Axiom

Period of Insurance: Any trip declared by Earthwatch Institute as booked between 15th December 2008 to 14th December 2009 (both days inclusive) and commencing before the 14th June 2010

TABLE OF BENEFITS (EACH INSURED PERSON)

SECTION	SUM INSURED/LIMIT OF LIABILITY
B1 Personal Accident	Item 1 £ 15,000 Items 2-6 £ 30,000
B2 2.1 Medical & Emergency Travel Expenses for trips undertaken outside of the Insured Persons country of residence	£ 5,000,000
2.2 Rescue Expenses	£ 5,000,000 Excess each and every claim £50
Endorsement 04 In Country Medical Expenses	
Trips within the United States	\$100,000 Excess each and every claim \$1000
Worldwide trips excluding trips within the United States	£250,000 Excess each and every claim £50
B3 Legal Expenses	£ No Cover
B4 Personal Liability	£ No Cover
B5 Personal Property	£ 2,000 Single Item Limit £750 Aggregate Valuables Limit £750 Excess each and every claim £50
B6 Money	£ 1,000 Cash Limit £750 Excess each and every claim £50
B7 Cancellation, Curtailment, Travel Disruption Replacement & Travel Delay	£ 3,000 Excess each and every claim £50
B8 Hi-jack	£ No Cover
GEOGRAPHICAL LIMITS: Worldwide	MAXIMUM DURATION ANY ONE TRIP: 31 days

Date of Issue: 13 February 2009

Examined:

EMERGENCY MEDICAL ASSISTANCE SERVICE

Section B2 of this Certificate includes an emergency medical assistance service.

In the event of a medical emergency requiring hospitalisation or medical treatment, please contact **International SOS** 24 hours a day on the following numbers (whilst on the project the Earthwatch project staff can do this on your behalf):

:

Telephone: London +44 (0) 208 762 8550 **or Philadelphia** +1 215 942 8459 **Ref:** 14CPA000075

The following information must be provided:

1. The Insured Person's name
2. The Assured is EARTHWATCH, the Certificate No: GP 0010214 and SOS reference 14CPA000075
3. The telephone number, facsimile number where an Insured Person can be reached
4. The Insured Person's address abroad
5. The nature of the emergency

NON EMERGENCY CLAIMS SERVICE

For all other claims that do not require immediate medical assistance, please contact

Davies Managed Systems on **Telephone: +44 (0) 8562185 Fax: +44 (0) 870 420 1180**
Email: claims@davies-group.com

Or write to us at the following:

DMS Limited on Behalf on Axiom Group Travel, PO Box 2801,
East Court, Stoke-on-Trent, Staffordshire ST4 9DN

Please quote Earthwatch and Policy Number GP10214 in all correspondence

CATEGORIES OF INSURED PERSONS

Category A: Director, Employees and Contractors of the Assured (excluding any individual who arranges a trip via the Earthwatch Institute US Office)

Operative Time: Category A

While on a trip on the business of the Assured cover starting from the time of leaving an Insured Person's place of residence or place of work whichever is last, until return to an Insured Person's place of residence or place of work, whichever is first. Cover includes incidental holiday travel provided the trip does not exceed 31 days duration in total.

Category B: Earthwatch Fellows (excluding any individual who arranges a trip via the Earthwatch Institute US Office)

Operative Time: Category B

While on a trip arranged by the Assured, cover starting from the time of leaving an Insured Person's place of residence or place of work whichever is last, until return to an Insured Person's place of residence or place of work, whichever is first. Cover includes incidental holiday travel provided the trip does not exceed 31 days duration in total.

Category C: Self Funded Personnel (excluding any individual who arranges a trip via the Earthwatch Institute US Office)

Operative Time: Category C

While on a trip arranged by the Assured, cover starting from the time of leaving an Insured Person's place of residence or place of work whichever is last, until return to an Insured Person's place of residence or place of work, whichever is first. Cover includes incidental holiday travel provided the trip does not exceed 31 days duration in total.

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UNUSUAL EXCLUSIONS & LIMITATIONS Please refer to the full terms and conditions contained in the Certificate

Section B2.1, B2.2 Medical & Emergency Travel Expenses and B7 Cancellation & Curtailment

There is no cover for:

- The cost of continuing regular medication for any condition in respect of which medical advice or treatment is being followed at the time of booking a trip.
- Costs incurred as a result of travelling against the advice of a Medical Practitioner or for costs incurred where the purpose of the trip was to receive medical treatment or advice.
- Disinclination to travel
- Redundancy or termination of employment within 31 days of a pre-booked trip.

Section B5 Personal Property

There is no cover for:

- Any item valued at more than the single item limit stated in the insurance certificate

Section B6 Personal Money

There is no cover for:

- Any loss from unattended vehicles
- Any loss of cash in excess of the cash limit stated in the Insurance Certificate

EXCLUSIONS APPLICABLE TO ALL SECTIONS

There is no cover for:

- War and Terrorism and related risks
- Radioactivity contamination and related risks
- The Insured failing to take reasonable steps to avoid/minimise any loss or not attempting to recover lost property

COMPLAINTS PROCEDURE

In the first instance these should be referred to the Sutton Winson Insurance Brokers.

In the event that you remain dissatisfied the problem can be referred to The Managing Director, Axiom Underwriting, The Rose Barn, Langley Park Farm, Sutton Road, Maidstone, Kent ME17 3NQ.

If your complaint remains unresolved, you are entitled to contact:

Complaints Department, Lloyd's, 1 Lime Street, London EC3M 7HA.

Complaints may subsequently be referred to the **Financial Ombudsman Service**.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Axiom Underwriting Agency Limited is Authorised and Regulated by the Financial Services Authority. All Axiom Underwriting Agency Ltd insurances issued in the UK for individual customers or 'small businesses' are covered by the **Financial Services Compensation Scheme**. You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade). Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number +44 (0) 207 892 7300)

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