



## Peace of mind makes travel so much more enjoyable

Travel is an essential part of life for most Bermuda residents. But an unforeseen mishap can easily spoil your plans. Take the worry out of your journey with a Travel Policy from BF&M.

### For Business or Vacation

Whether you are travelling on business or for a vacation, BF&M has the answer to your travel insurance needs.

### For an Individual Trip

Our Travel Policy provides a broad range of cover against most of the problems that can happen while you are away. Arranging cover is simple. Just call us at 295-5566 or visit [www.bfm.bm](http://www.bfm.bm). We can tailor a Travel Policy just for you!

### Or for All Your Trips in a Year

You may also appreciate the flexibility and convenience of our Frequent Traveller Policy. With this policy, you are able to select the benefits and limits you need on an annual basis. Frequent Traveller provides automatic cover for all trips you take in one year without the need to inform us each time you go. We can help you choose the benefits most suited to your specific needs.

## WHAT'S COVERED

### Cancellation & Curtailment Expenses

Many travel expenses are non-refundable so the unexpected cancellation or curtailment of your journey can be costly. Our policy covers cancellation for a variety of reasons including:

- Injury or illness suffered by persons travelling, close relatives or business associates in Bermuda.
- An insured person being required for jury duty or various emergency services such as fire service or public utilities.
- Cancellation as a result of a break-in or major damage to your home. Cover under this section begins as soon as the policy is issued.

### Extra Travel Expenses

The policy covers emergency travel expenses incurred by the Insured Person returning to Bermuda or by friends or relatives who must travel to the ill or injured Insured Person (subject to the Policy Limit under the Medical Expenses Section).

## Personal Accident Insurance

Maximum Limits:

- Accidental Death up to \$250,000
- Loss of Limbs or Sight up to \$250,000
- Permanent Total Disablement up to \$250,000
- Temporary Total Disablement – 0.5% of the amount of Personal Accident per week to a maximum of 104 weeks.

## Baggage & Personal Effects

These items are insured against loss or damage. If you lose your travel documents such as tickets, passports or visas, we will pay the cost of replacement. No single item to exceed \$1,000 unless specified. Money insured up to \$150.

## Delay of Baggage

If your baggage is delayed by more than 12 hours, then we will pay the cost of emergency purchases (subject to the Policy Limit under the Baggage & Personal Effects Section).

## Medical Expenses

Covers medical and emergency travel expenses arising from death, injury or illness.  
Maximum Limit of \$5,000

## Automatic 48 Hour Extension of Cover

If your return to Bermuda is unexpectedly delayed, you automatically have 2 days' extra cover!

## Service & Security

It's not expensive. For as little as \$30, you can buy peace of mind—knowing that your plans are protected as soon as you make your booking. What's more, you can enjoy the service and security that only BF&M can provide.

## Wide Cover, Few Exclusions

The principal exclusions are claims resulting from:

- Medical conditions existing before the policy starts.
- Participation in hazardous sports such as snow skiing or scuba diving unless suitable cover is arranged when the policy is issued.
- Adverse weather conditions.
- Death, injury, illness or cancellation cover for persons over 75 years of age.
- Personal accident cover for persons under 5 years of age.
- Loss of property not reported to the police.
- Breakage of unspecified fragile items such as china, glass, laptops and other electronic equipment unless due to fire or vehicle accident.

*The information contained in this brochure is intended as a summary of the policy cover. For full details, please contact us to request a copy of the policy document.*