Combined Services 50+ Travel Insurance – Frequently Asked Questions

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TRINITY

COMBINED SERVICES

50+ Travel

What is Combined Services Over 50+ Travel Insurance?

This is an Over 50s travel insurance scheme exclusive to members of associations affiliated with Trinity Insurance Services Ltd. Unlike normal travel policies, it is scheme with a set annual premium that runs from 1 February to 31 January each year.

Why does the scheme have a set start date?

It's an exclusive travel insurance scheme based on your membership status with a military association that is affiliated with Trinity Insurance Services Ltd. It has a common renewal date of the 1 February when all members are invited to renew their cover for another year, regardless of age.

Why should I join the 50+ travel scheme?

Getting insurance later in life can be difficult. By joining the scheme, you can be assured that you will have affordable travel insurance into your later years by renewing on this scheme each year, regardless of your medical conditions and any diagnoses later in life. You just have to be 'fit to travel'. What 'Fit to Travel' means is outlined in a later question.

Who is eligible to join this insurance scheme?

To be eligible you must be a UK resident, a member of a qualifying Association, aged between 50 and 74 years at the time the first period of cover starts (thereafter no upper age limit will apply), not suffer from a chronic breathing condition and must be medically fit to travel as defined in the policy.

Who is behind this travel insurance offer?

This insurance scheme is introduced to you by Trinity, your association insurance partner. The scheme itself is administered by PJ Hayman, a travel insurance provider with over 30 years in the industry.

How do I sign up?

You need to use the unique web link that you will find in your Association Members area. If you are unable to locate this please get in touch with your Association membership services. You can also sign up via the Association Travel Line on: 02392 419009

What if I join the Combined Services Over 50s Travel after 1st February?

You can join at any time, but you will always pay the full annual payment amount, regardless of when you join. This means you could join in May but your cover will only run May until 31stend of January giving you nine months of cover, but you still pay for the full 12 months. You need to weigh up the benefits of joining a cost effective way of insuring your UK and overseas travel throughout the year and a scheme that you can remain in until your later years making travel an option for life, without increasing insurance cover.

When does the policy renew?

The policy will automatically renew on 1st February for annual cover, running from 1st February to 31st January.

How will the Combined Services 50+ Annual Membership scheme renew after the 12 months?

It will automatically renew by debit or credit card unless you make contact to cancel. You will get notified of your pending renewal. Please note that if you do not renew and are then over the upper age limit (currently 74 years of age), you will not be able to re-join the scheme.

How do I pay for the Combined Services 50+ Membership scheme?

You can pay the full annual amount by debit or credit card online via the web link in your members area or by calling the Trinity Association line on: 02392 419009

Do I have to declare medical conditions?

You do not have to go through medical screening. However, you must be 'Fit to Travel' defined as:

-If you had contacted your medical practitioner prior to booking your planned trip, and before the trip departure, he/she would not have advised against travel and/or between booking and departure any and all pre-existing medical conditions must be stable and well controlled both as to the individual condition and treatment(s) thereof and/or there exists no known likelihood of any medical tests, investigations or major variation of treatment or medication between booking travel and the date of departure or whilst travelling

-You do not have a chronic breathing condition (Severe Allergic Asthma, Asthma with fixed airflow obstruction, Night time (Nocturnal) Asthma, Obstructive Sleep Apnea; Chronic Obstructive Pulmonary Disease (COPD); Chronic Bronchitis; Cystic Fibrosis/Bronchiectasis; Emphysema; Lung Cancer; Lung Hernia; Pleural Effusion; Pneumonia)

-You have not been given a terminal prognosis

What if I live outside the United Kingdom?

Joining the travel insurance scheme is only available to UK and Channel Island Residents or those with a BFPO address.