

Smiler Cuthbertson Insurance

You do NEED insurance!

Climbing is a potentially dangerous activity, and whilst we make every effort to prevent accidents happening, don't forget that a simple trip can cause a twisted ankle, which can affect your ability to work after your climbing expedition/holiday. Whilst insurance is not compulsory in the UK, it is in the Alps and worldwide. We recommend the following for full cover whilst in the mountains:

The British Mountaineering Council (BMC) - the best service and value - annual policies for: UK, alpine regions and greater ranges. Requires (inexpensive) BMC membership (but there are other excellent services available when a member).

Contact: BMC, The Old Church, 177-179 Burton Road, West Didsbury, Manchester, M20 2BB.

tel: 0161 445 6111 fax: 0161 445 4500

office@thebmc.co.uk

www.thebmc.co.uk

or for specific insurance enquiries contact Ray Perry on 0161 438 3316

ray@thebmc.co.uk

In addition, you must have:

EHIC (European Health Insurance Card) - (replaces the Old E111 system) which allows you to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost or sometimes free of charge.

Available for all residents of the UK. You can pick up an application form from Post Office or apply on line - see www.eihc.org.uk

The EHIC is NOT an alternative to travel insurance. It will not cover any private medical healthcare or the cost of things such as mountain rescue in ski resorts, repatriation to the UK or lost or stolen property.

See also www.nhs.uk/healthcareabroad

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