

Frequently Asked Questions

Why should I join the Trinity 50+ Membership scheme?

Getting insurance later in life can be difficult. By joining the scheme from 1st October you can rest 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.

Why does the 50+ Annual Membership have a set start date?

It's an exclusive travel insurance scheme based on your membership status with Forces Pension Society. It has a common renewal date of the 1st October when all members are invited to renew their cover for another year, regardless of age.

How do I get in touch with the insurance provider?

From 1st October 2021 all the contact details for the travel insurance options will be provided.

What if I have a question on my existing policy?

You will need to speak to your current provider, you will find all their details on your documentation.

What if I renew my current policy?

You can renew your existing policy but there will be no further renewals after 31st March 2022 and you'll need to join one of the Trinity Travel Insurance options for the Forces Pension Society after this date.

What if I have a couple of months left on my other policy after October 2021?

You should register for the Trinity 50+ Annual Membership scheme from 1st October 2021 even if you have a policy already running. It's worth considering having the overlap of policies as the 50+ annual scheme is a very cost-effective and will give you the full 12 months of insurance.

What if I join the Trinity 50+ Annual Membership scheme after 1st October 2021?

You can join the Trinity 50+ Annual Membership scheme at any time but you will always pay for the 12 months of cover that starts on 1st October 2021 so you may only have 10 months of cover if you were to join on 1st December 2021 but still pay for the full 12 months.

How will the Trinity 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 over the age limit, you will not be able to rejoin the scheme.

How do I pay for the Trinity 50+ Annual Membership scheme?

You can pay the full annual amount by debit or credit card.

Do I have to declare medical conditions on the Trinity 50+ Annual Membership scheme?

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?

All three schemes are only available to UK and Channel Island Residents or those with a BFPO address.

Find out more about Trinity and their other insurance products at www.talktotrinity.com

