

TRAVEL INSURANCE

We are happy to recommend to you the following insurance that has been arranged for us by Global Travel Insurance Services Ltd and which is underwritten by Axa Insurance UK plc.

A full policy wording will be sent to you with your confirmation of booking. Full details are also available upon request.

This insurance will automatically be included for you. If you do not wish to be included in this insurance, you must state this on the booking form and must provide us with details of your alternative insurance at the time of booking.

This insurance is only available to persons who are permanently resident and domiciled in the UK.

INSURANCE PRODUCT SUITABILITY

This insurance is suitable for persons whose Demands and Needs are those of a traveller whose -

1 Individual round trip starts and finishes in the UK and is of no more than 4 months duration.

2 Age is 90 years or less and is a permanent resident of the United Kingdom.

As this description contains the Key Features of the cover provided it constitutes provision of a statement of demands and needs.

This insurance will cover diving up to 30 metres depth by experienced divers. Non-divers are covered only where undergoing instruction with a qualified instructor as part of a course of lessons. Diving in excess of 30 metres depth requires a 50% loading of the standard premium.

If you would like more information or are unsure of any details contained herein, you should ask Global Travel Insurance Services Ltd for further advice.

SUMMARY OF COVER

Main policy limits only, please see the policy document for other limits that may apply

Section	Limit
Cancellation	£3,000
Personal Accident	£15,000
Medical, Repatriation Expenses & Curtailment	£3,000,000
Hospital Benefit	£300
Personal Luggage Money & Valuables	£2,000
Loss of Passport	£200
Travel Delay	(a) £60 (b) £3,000
Missed Departure	£500
Personal Liability	£2,000,000
Legal Expenses	£25,000

POLICY EXCESSES:

An excess Of £50 applies to each and every claim each insured person under the Cancellation & Curtailment, Medical & Other Expenses and Personal Luggage Money & Valuables sections.

Increased Excess For person's aged 65 or over the Cancellation and the Medical, Repatriation Expenses & Curtailment excess is doubled.

Increased Excess for Pre Existing Medical Conditions

There is no need to advise us of your pre existing health conditions. Provision for the acceptance of all pre existing health conditions Has been made by the application of increased excesses in the event of claims arising.

For claims arising from any pre existing condition the excess is further increased as follows –

Under the **Cancellation** section - **double the normal excess.**

Under the **Medical, Repatriation Expenses & Curtailment** section -

For persons aged under **65 years** the excess is increased to **£250.**

For persons aged **65 to 90 years** the excess is increased to **£500.**

EMERGENCY ASSISTANCE:

There is a 24-hour emergency assistance service included in the policy so that any insured person may seek assistance in medical emergencies whilst on holiday. Full details are contained in the policy document.

MAIN HEALTH EXCLUSIONS:

We will not pay for claims arising Where You or any person upon whose health the trip depends

1. are undergoing tests for the presence of a medical condition receiving or on a waiting list for or have knowledge of the need for treatment at a hospital or nursing Home.
2. have received a terminal prognosis.
3. suffer from any psychiatric disorder, anxiety state and/or depression suffered by You for which You have previously received treatment or have been diagnosed prior to the date of booking or of issue of the insurance.
4. are expected to give birth before or within 14 weeks of date of return to the UK.
5. are travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad.
6. suffer from a medical condition diagnosed or for which You have been hospitalised within 12 months prior to the date of booking.

INSURANCE PRODUCT DISCLOSURE

Cancellation Rights

The Insurer provides a Money Back Guarantee enabling you to cancel the insurance within 14 days of issue should the policy not meet your requirements. No refund of premium is provided for cancellations after this time.

Claims

Claims are handled by Towergate Chase Parkinson who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is 0870 906 3144.

Applicable Law

The law applicable to this insurance contract is English Law

IMPORTANT NOTICE

We would like to draw to your attention certain important features of travel insurance policies in general as follows.

POLICY DOCUMENT: you should read the document carefully. It gives you full details of what is and what is not covered and the conditions of the cover. Cover will vary from policy to policy and Insurer to Insurer.

CONDITIONS, EXCLUSIONS & WARRANTIES: conditions and exclusions will apply to individual sections of your policy whilst general exclusions, conditions & warranties will apply to the whole of your policy.

HEALTH: your policy may contain restrictions regarding pre-existing medical problems concerning the health of the people travelling and of the people upon whose health the trip will depend. You are advised to read your policy carefully.

DANGEROUS SPORTS OR PASTIMES: if you are going to take part in dangerous sports or pastimes where there is a high risk of injury, check that your policy covers you.

PROPERTY CLAIMS: these claims are paid based on the value of the goods at the time you lose or damage them and not on a "new for old" or replacement cost basis.

POLICY LIMITS: most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your policy if you intend taking expensive items with you.

POLICY EXCESSES: under most sections of the policy claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim. The amount you have to pay is the excess.

REASONABLE CARE: you need to take all reasonable care to protect yourself and your property.

COMPLAINTS: your insurance policy will have in it a complaints procedure which tells you what steps you can take if you wish to make a complaint.