

## HOLIDAY TRAVEL INSURANCE

A Special Holiday Travel Insurance Scheme is available for all passengers travelling on our holidays which is arranged with ERV (the UK branch of Europäische Reiseversicherung AG) who are Licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – ) and approved by the Financial Conduct Authority (FCA – ) to undertake insurance business in the UK.

Should you wish to take advantage of our Holiday Travel Insurance please include the appropriate premium when booking your holiday.

## DEMANDS AND NEEDS

This insurance policy will suit the Demands and Needs of an individual or group (where applicable) who have no excluded pre-existing medical conditions, are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen events detailed in the cover section below. Subject to the terms, conditions and maximum specified claim limits.

## IMPORTANT

We will not provide you with advice about the suitability of this product for your individual needs but will be happy to provide you with factual information.

We summarise below the details of the insurance cover provided which also includes Mayday Assist 24 hour's Medical Emergency service. The following is a brief summary of the cover available. Full details of Cover, Policy Warranties and Exclusions will be forwarded with your confirmation of booking. In any event you may ask for a specimen copy of the Policy Wording before booking should you wish to examine this in advance.

COVER	SUM INSURED UP TO
Cancellation	£1,500
Missed Departure/Travel Delay	£300/£60
Personal Accident	£15,000
Medical and other Expenses including Curtailment	£2,000,000
Additional Travelling Expenses – United Kingdom	£1,500
Medical Inconvenience Benefit	£450 (£15 per 24 hours)
Personal Property/Loss of Passport	£1,500/£200
Personal Liability	£2,000,000
Delayed Baggage	£100
Legal Expenses	£25,000
14 day refund	Insurance Premium

## POLICY EXCESS

Cancellation, Curtailment, Holiday Abandonment and Loss of Deposit for holidays up to and including 3 days NIL. For holidays over 3 days Loss of Deposit excess £15.00 each and every loss. For holidays over 3 days excess £50.00 each and every loss for Cancellation, Curtailment and Holidays Abandonment. Medical and Other Expenses, Additional Travelling Expenses – United Kingdom, Personal Property and Money excess £35.00 each and every incident per Insured Person.

## SIGNIFICANT EXCLUSIONS - RESIDENCY

You or anyone else named on this policy has not been a resident in the UK for the past 6-months this policy cannot cover you.

## PRE-EXISTING MEDICAL CONDITIONS

You need to consider your answers to the following questions:

- Will you or anyone else be travelling against the advice of your GP or the carrier, their handling agents or any other public transport provider?
- Have you or anyone else been given a terminal prognosis?
- Will you or anyone else be on a waiting list, awaiting the results of tests or be aware of any surgery being required?
- Are you suffering from stress, anxiety or depression (unless it has been investigated and diagnosed as such by a specialist in the relevant field)?

Please note if you have answered Yes to any of these questions the policy will not cover claims as a result of the condition or conditions causing your Yes answer(s). You do however have the option to still take out this policy on the understanding that it will not cover these condition(s).

## SPORTS/HAZARDOUS ACTIVITIES

If you intend to take part in any sports or hazardous activities not included in your holiday itinerary please call Travelsure. They will contact Wrightsure on your behalf to confirm whether the policy can be extended to cover your planned activity or activities. Additional terms and premium may apply.

In addition to the above the policy also contains the following main exclusions:

- Your participation in any organised sports, winter sports or dangerous activities unless they have been declared to and accepted by the Insurer.
- Suicide or the wilful exposure to exceptional personal risk.
- Stress, anxiety or depression unless it has been diagnosed as such by a consultant or expert in that field.
- Motorcycle travel during the insured trip where the engine size exceeds 125cc.
- Any manual work or hazardous occupation undertaken during the insured trip.

- The bankruptcy/liquidation of the tour operator, travel agent or transportation company with whom you have booked your trip.

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information. If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy.

#### IMPORTANT – HEALTH CONDITIONS APPLYING TO ALL TRAVEL DESTINATIONS

If you are travelling in England, Scotland, Wales, Northern Ireland and can answer NO to questions 1-3 and YES to 4 immediately below, the Standard Policy Terms, Conditions and Exclusions shall apply.

Applying to all areas

It is a condition that at the time of taking out this policy and between that time and your departure you must comply with each of the following:

- 1) You are not aware of any reason why the trip should be cancelled or cut short.
- 2) You are not travelling:
  - a) Against the advice of a medical practitioner.
  - b) For the purpose of obtaining medical treatment.
  - c) If you have been given a terminal prognosis.
- 3) If you are not receiving or awaiting treatment for an illness or injury as a hospital day case or in-patient, as any claim arising from this injury or treatment will not be covered.
- 4) If you are on medication at the time of travel your medical condition is stable and well controlled.

In addition if you are travelling outside England, Scotland, Wales and Northern Ireland, the following additional conditions will apply:

You must notify the Changes in Health Helpline immediately of any of the conditions listed below arising between the date the policy is issued and the time of departure of the trip. Insurers must be informed of any fact, which is likely to influence their acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.

- 1) If you have received medical treatment as a hospital day case, in-patient or out-patient during the six months prior to the booking of the trip, you must obtain medical advice from a medical practitioner, at your cost, confirming that you will be fit enough to take the trip.
- 2) If you are undergoing medical treatment as a hospital out-patient at the date the final balance of the trip is due to be paid, a certificate of fitness confirming your ability to travel must be obtained by you at your cost.

Please note our Holiday Travel Insurance Scheme is only available to United Kingdom Residents.

Travelsure Limited are an Appointed Representative of ITC Compliance Limited who are authorised and regulated by the Financial Conduct Authority. (Their firm reference number is 313486).