

Holiday Insurance

We believe that taking out a holiday insurance policy, albeit not necessarily the policy which we offer, is a very important part of your travel plans. Have you considered the following?

- Falling ill, suffering injury following an accident or even being unexpectedly called up for jury service is not dependent on where you are planning to travel. If you have to cancel your trip and we cannot transfer your booking we may be forced to apply our published scale of cancellation charges.
- If you are travelling inside the UK and you're unlucky enough to be admitted to hospital during your trip and can't make your return trip, the NHS does not cover additional accommodation, travel or repatriation costs. Unexpected costs such as these can add up, even if a close friend or relative can bring you home.
- If you're travelling abroad you may be aware that medical and associated costs can prove expensive. The European Health Insurance Card (EHIC) is a reciprocal health agreement; it is not a substitute holiday insurance policy. It does not cover additional accommodation, travel or repatriation costs.

A holiday insurance policy is available for all passengers travelling on our holidays. This is arranged with Towergate Chapman Stevens and is underwritten by ETI – International Travel Protection (ERV), the United Kingdom branch of Europäische Reiseversicherung AG, who are licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de) and approved by the Financial Conduct Authority (FCA – www.fca.org.uk) to undertake insurance business in the United Kingdom. Should you wish to take out the holiday insurance policy that we offer 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 sums insured.

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.

Premiums up to (inclusive of 20% Insurance Premium Tax)	England, Wales, Scotland, N. Ireland & Scilly Isles	Europe, Channel Islands, Eire, Isle of Man (by coach)	Europe, Channel Islands, Eire, Isle of Man (by air)
3 Days	£19	£25	£31
5 Days	£29	£37	£46
7 Days	£31	£45	£56
9 Days	£33	£48	£59
12 Days	£36	£53	£66
31 Days	£39	£64	£79

We summarise below the details of the insurance cover provided which also includes 24-hour emergency service from Towergate Assistance. A summary of the cover is detailed below. Full details of the key benefits, conditions and exclusions will be included in the policy wording, a copy of which will be sent to you 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.

SUMMARY OF COVER (Please see the policy wording for full details of the cover, limitations and excesses)

Section of cover	Maximum sum insured and / or benefits per person	Maximum excess per person
Cancellation	£1,500 England, Scotland, Wales, Northern Ireland, Isle of Scilly, Isle of Man, Channel Islands & Europe / £3,500 Worldwide	£70 cancellation / £25 loss of deposit
Travel Delay (Northern Ireland, Isles of Scilly, Isle of Man, Channel Islands & Europe)	£60 (England, Scotland, Wales, Northern Ireland, Isle of Scilly, Isle of Man, Channel Islands, Europe & Worldwide) Travel Delay £1,500 (England, Scotland, Wales, Northern Ireland, Isle of Scilly, Isle of Man, Channel Islands & Europe) / £3,500 (Worldwide) Holiday Abandonment	Nil Travel Delay £60 Holiday Abandonment
Missed Departure	£100 England, Scotland and Wales / £300 Europe, Channel Islands, Northern Ireland, Isle of Man and Isles of Scilly / £600 Worldwide	Nil
Personal Accident	£15,000 (subject to age)	Nil
Medical & Other Expenses (including Curtailment)	£2,000,000 (Isle of Man, Channel Islands, Europe & Worldwide) Medical & Other Expenses £1,500 (England, Scotland, Wales, Northern Ireland & Isles of Scilly) Additional Accommodation & Repatriation Expenses £1,500 (England, Scotland, Wales, Northern Ireland, Isle of Scilly, Isle of Man, Channel Islands & Europe) Curtailment / £3,500 (Worldwide) Curtailment	£60

Hospital Benefit	£100 (£10 per day) (England, Scotland, Wales, Northern Ireland & Isles of Scilly) / £450 (£15 per day) (Isle of Man, Channel Islands, Europe & Worldwide)	Nil
Personal Property (including Personal Money)	£1,500 Personal Property / £200 (subject to age) Personal Money / £100 (after delay of 12-hours) Delayed Baggage	£50 Personal Property & Money / Nil Delayed Baggage
Loss of Passport & Visa Expenses	£200 (Isle of Man, Channel Islands, Europe & Europe)	Nil
Personal Liability	£2,000,000	Nil
Legal Expenses	£25,000	Nil

RESIDENCY The cover under this policy is only available to United Kingdom residents being defined as: Any person who is staying in or has lived in the United Kingdom for more than 12-months, or if studying or working in the United Kingdom for more than 6-months.

HEALTH CONDITIONS You must be able to comply with the following conditions to have the full protection of your policy. If you do not comply we may refuse to deal with any relevant claim or reduce the amount of any relevant claim payment.

If you are travelling within the United Kingdom you are not required to declare your medical conditions. However to be covered for any medical conditions you have or have had, you must be able to answer NO to questions 1. to 4. and YES to questions 5. and 6. a) and b) below:

1. Are you aware of any reason why the trip could be cancelled or cut short (such as the health of a close relative)
2. Are you travelling:
 - a) against the advice of a medical practitioner, or
 - b) for the purpose of obtaining medical treatment.
3. Have you been given a terminal prognosis.
4. Are you receiving or awaiting treatment for any bodily injury, illness or disease as a hospital day case or in-patient.
5. If you are on prescribed medication, are your medical condition(s) stable and well controlled.
6. If you suffer from stress, anxiety, depression or any other mental or nervous disorder, have you received written confirmation (at your cost) that you are fit enough to take this trip by either:
 - a) a registered mental health professional (if you are under the care of a Community Mental Health Team), or
 - b) a consultant specialising in the relevant field.

If you are travelling outside of the United Kingdom You must telephone MediScreen on 0344 892 1698 if anyone to be covered by this policy, or any person upon whose health the trip depends:

1. Has or has had a medical condition (excluding childhood and minor ailments not requiring treatment)
2. Is taking prescribed medication
3. Has or has had any medical condition still requiring periodic review
4. Is awaiting any tests, treatment, investigation, referral or the results of these.

MediScreen's office hours are 9am to 5pm Monday to Friday excluding Bank Holidays.

CHANGE IN MEDICAL CIRCUMSTANCES AFTER THE DATE THE POLICY IS ISSUED You must also notify MediScreen immediately of any changes in medical circumstances arising between the date the policy is issued and the time of departure for the trip. You may have to pay an additional premium to cover your medical conditions. This applies to all destinations including trips solely within the United Kingdom (being defined as England, Scotland, Wales, Northern Ireland and the Isles of Scilly).

SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED

1. The cover under this policy is only available to United Kingdom residents for travel within the Geographical limits contained in this policy and which begins and ends in the United Kingdom. Repatriation will be to the United Kingdom only.
2. Cover is only available for the whole duration of a booked trip to a maximum 70 consecutive days, and cover cannot be purchased once a trip has already begun.
3. The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each insured person.
4. If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter.
Please make sure you get a copy of the Police report. Failure to comply may result in your claim being rejected or the amount of any relevant claim reduced.
5. You are not covered for valuables, your passport or visa if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
6. Stolen property: You are not covered for baggage stolen from:
 - a. an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - b. the passenger compartment of any unattended vehicle.

COOLING OFF PERIOD You should read your policy immediately to ensure it meets with your requirements. If for any reason it does not, it must be returned to us within 14-days of receipt of the policy documents or before departure, whichever is less. Your premium will be refunded in full provided no claims have been made. If you cancel your policy after 14-days days of receipt of the policy documents or after departure, no premium refund will be given.

Norman Allen Group Travel Ltd is an Appointed Representative of ITC Compliance Limited who are authorised and regulated by the Financial Conduct Authority (their firm reference is 313486) and which is permitted to advise on and arrange general insurance contracts.