

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 that 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. Also, 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 journey, 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. Likewise, if you're travelling abroad, you're probably aware that medical and associated costs can prove expensive. The European Health Insurance Card (EHIC) is a reciprocal health agreement and is not a substitute holiday insurance policy. It does not cover additional accommodation, travel or repatriation costs.

A holiday insurance policy is available for passengers travelling on our holidays. This is arranged by Towergate Travel and is underwritten by ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority: register number 769884. ERGO Travel Insurance Services Ltd (ETI) is registered in the UK, company number 11091555. Authorised and regulated by the Financial Conduct Authority, register number 805870 and registered office: 10 Fenchurch Avenue, London, EC3M 5BN. Details about the extent of GLISE's authorisation and regulation by the Prudential Regulation Authority and the Financial Conduct Authority are available on request. Should you wish to take out this holiday insurance policy please include the appropriate premium when booking your holiday.

From 1st January 2021 Great Lakes Insurance SE will be deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Should you wish to take out this holiday insurance policy please include the appropriate premium when booking your holiday.

Premiums up to (inclusive of 20% Insurance Premium Tax)	England, Wales, Scotland, N. Ireland & Scilly Isles	Europe, Channel Islands, Eire, Isle of Man
2 Days	£10.62	£20.22
3 Days	£16.15	£22.79
4 Days	£20.93	£32.98
5 Days	£25.27	£34.75
6 Days	£26.82	£40.04
7 Days	£28.86	£42.49
9 Days	£29.93	£44.08
10 Days	£30.68	£45.19
11 Days	£30.68	£46.95
12 Days	£33.40	£50.42
17 Days	£36.39	£59.57
31 Days	£36.39	£64.53

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.

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.

Section of cover	Maximum sum insured and / or benefits per person	Maximum excess per person
Cancellation	£1,500 (United Kingdom, Channel Islands, Isle of Man & Europe)	<ul style="list-style-type: none"> • Nil trips up to 3 days • £25 Loss of Deposit trips 4 days plus • £70 cancellation trips 4 days plus
Curtailment and Loss of Holiday	£1,500 (United Kingdom, Channel Islands, Isle of Man & Europe)	<ul style="list-style-type: none"> • Nil trips up to 3 days • £25 Loss of Deposit trips 4 days plus • £70 cancellation trips 4 days plus
Travel Delay and Abandonment	<ul style="list-style-type: none"> • £20 after the first 12 hours and then £10 for each subsequent 12 hours up to £60 Delayed Departure • £1,500 (after 12 hours delay) Holiday Abandonment (Northern Ireland, Isles of Scilly, Isle of Man, Channel Islands & Europe) 	Nil Travel Delay £60 Holiday Abandonment
Missed Departure	<ul style="list-style-type: none"> • £100 (United Kingdom) • £800 (Outside the United Kingdom) 	Nil
Personal Accident	<ul style="list-style-type: none"> • £15,000 (£1,000 children aged up to 15-years & £7,500 adults aged 66-years plus at the time of the accident) Death • £15,000 Loss of Limb(s) or Sight • £15,000 (Nil children aged up to 15-years at the time of the accident) Permanent Total Disablement 	Nil
Emergency Medical & Repatriation Expenses	£2,000,000, sub-limited as follows: <ul style="list-style-type: none"> • £350 Emergency Dental Pain Relief (Isle of Man, Channel Islands & Europe) • £1,000 Local Funeral Expenses (Isle of Man, Channel Islands & Europe) • £100 Telephone Calls & Taxi Fares Necessarily Incurred • £300 Reasonable and Additional Travelling Expenses (United Kingdom) • £10 per 24 hours up to £100 (United Kingdom), or £15 per 24 hours up to £450 (Isle of Man, Channel Islands & Europe) Hospital Confinement Benefit 	<ul style="list-style-type: none"> • Nil Telephone Calls and Taxi Fares • Nil Hospital Confinement Benefit • £60 All other sums insured in this section

COVID-19 Cover	<ul style="list-style-type: none"> • £1,000,000 Emergency Medical and Repatriation Expenses (outside the United Kingdom) • £1,500 Cancellation (United Kingdom, Channel Islands, Isle of Man & Europe) • £1,500 Curtailment (United Kingdom, Channel Islands, Isle of Man & Europe) 	<ul style="list-style-type: none"> • £70 for trips 4-days plus Cancellation & Curtailment • £50 Emergency Medical and Repatriation Expenses
Personal Possessions	£1,500, sub-limited as follows: <ul style="list-style-type: none"> • £200 Single Article, Pair or Set • £200 in all Valuables 	£50
Personal Money	£200 (£50 for children under 16 years at the date of the incident)	£50 (Nil for children under 16 years)
Passport and Other Documents	£200	Nil
Baggage Delay on Outward Journey	£100	Nil
Personal Liability	£2,000,000	Nil
Legal Costs & Expenses	£25,000	Nil

RESIDENCY The cover under this policy is only available to United Kingdom residents being defined as: Any person who has an address in the United Kingdom, has lived in the United Kingdom for at least 6 of the last 12 months, and is registered with a General Practitioner in the United Kingdom.

HEALTH CONDITIONS This Policy may not provide cover for Pre-existing Medical Conditions, so it is important that you review and respond to the questions below in order to have the full protection of your Policy. If you do not take the appropriate action, or if you withhold information which we should reasonably be made aware of when considering the provision of cover, then your policy may be cancelled, or your claim rejected or not fully paid.

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: Are you aware of any reason why the trip could be cancelled or cut short (such as the health of a close relative)

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 Thursday and 9am to 4pm Friday excluding Bank Holidays.

CHANGE IN MEDICAL CIRCUMSTANCES AFTER THE DATE THE POLICY IS ISSUED Important note: this applies to all destinations, including trips solely within the United Kingdom. You must also notify MediScreen immediately on 0344 892 1698 if there is any change in your medical circumstances between the date you first purchased Your insurance policy and the date your holiday is due to begin. If you do not take the appropriate action, or if you withhold information which we should reasonably be made aware of when considering the provision of cover, then your Policy may be cancelled, or your claim rejected or not fully paid. If we can extend cover, we may charge an additional premium for doing so.

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 Please tell us immediately if your policy does not meet your requirements. If you cancel within 14 days of the receipt of your documentation and you have not started a trip or made or intend to make a claim, we will give you a full refund. Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us. If the notice of cancellation is received outside of the 14 day cooling-off period no premium will be refunded.

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.