

COACH HOLIDAY TRAVEL INSURANCE

TRAVEL INSURANCE

A Special Holiday Travel Insurance Scheme is available for all passengers travelling on our holidays arranged with **ETI – International Travel Protection (ERV)** (the UK 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.gov.uk) 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.

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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 SPECIALTY ASSISTANCE LTD - 24-hour 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.

HEALTH CONDITIONS

If you are travelling within England, Scotland, Wales, Northern Ireland or the Isles of Scilly:

You are not required to declare your medical conditions. However, you must be able to comply with the following:

- 1) You are not aware of any reason why the trip could 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 or (c) if you have been given a terminal prognosis
- 3) You are not receiving or awaiting treatment for any illness or injury as a hospital day case or inpatient as any claim arising from the illness or injury will not be covered.
- 4) If you are on medication at the time of travel, your medical condition must be stable and well controlled.

If your medical condition cannot comply with these terms then any claim related to that condition will not be covered.

If you are travelling outside of England, Scotland, Wales, Northern Ireland or the Isles of Scilly:

This insurance carries Health Conditions so you need to inform the Towergate Medical Screening Department of any medical condition(s) that may affect the Underwriters acceptance of your cover. If anyone to be covered by this policy or anyone upon whose health the trip depends:

- 1) Has an existing or on-going medical condition(s)
- 2) Is taking any prescribed medication
- 3) Has or has had any condition(s) still requiring periodic review
- 4) Is awaiting any tests, treatment, investigation, referral or the results of these.

PRE-EXISTING MEDICAL CONDITIONS

If you are travelling to destinations detailed in your policy document which do not require you to inform the Insurer of any pre-existing medical conditions, then 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).

It is your responsibility to declare your pre-existing medical conditions when required. Failure to disclose may result in any claim being declined.

If the policy does require you to declare your pre-existing medical conditions then you will need to call Towergate on 0344 8921698. Upon receiving your declaration Towergate may, on behalf of the Insurer, offer to cover these for an additional premium.

Office hours are 9am to 5pm Monday to Friday excluding Bank Holidays.

Failure to notify them may cause your circumstances to fall within a policy exclusion.

PLEASE NOTE – you must also notify the Towergate Medical Screening Department immediately of any changes in medical circumstances arising between the date the policy is issued and the time of departure for the trip. You must take reasonable care to answer all questions honestly and reasonably and not to make a misrepresentation. Failure to do so may invalidate your policy or may result in your policy not operating fully.

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.

The Policy contains the following General Exclusions:

YOU ARE NOT COVERED for anything caused directly or indirectly by you suffering from stress, anxiety or depression unless it has been investigated and diagnosed as such by a Consultant specialising in the relevant field, who must confirm in writing at your cost that you are fit enough to take this trip.

SPORTS / HAZARDOUS ACTIVITIES

If you intend to take part in any sports or hazardous activities not included in your holiday itinerary please call the tour operator with whom you have booked your trip. They will contact Towergate 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:

- Any existing medical conditions unless they have been declared to (where appropriate) and accepted by the insurer.
- 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.
- Travel against the advice of the carrier, any other public transport

- provider, the Foreign Office or the World Health Organisation.
- 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.

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 the issuer of the policy within 14 days of the date of issue or prior to travel which ever is the sooner. Your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen. If you cancel your policy after 14 days no refund will be given.

PREMIUM PER PERSON

Premiums shown are inclusive of Insurance Premium Tax at the appropriate rate. As cover under the Cancellation section commences immediately the holiday booking has been accepted, no refund in premium can be allowed (other than 14 day refund).

GENERAL

If you have any queries about this insurance please contact Towergate Chapman Stevens Limited Tel no. 01932 334140

INSURANCE PAYABLE:

UK TOURS – UP TO 2 DAYS	£12.00
UK TOURS – UP TO 3 DAYS	£15.00
UK TOURS – UP TO 4 DAYS	£18.00
UK TOURS – UP TO 5 DAYS	£20.50
UK TOURS – UP TO 6 DAYS	£21.50
UK TOURS – UP TO 7 DAYS	£22.50
UK TOURS – UP TO 8 DAYS	£23.00
EUROPE (INC. IRELAND, IOM & CHANNEL ISLES) UP TO 4 DAYS	£26.50
EUROPE (INC. IRELAND, IOM & CHANNEL ISLES) UP TO 5 DAYS	£27.50
EUROPE (INC. IRELAND, IOM & CHANNEL ISLES) UP TO 6 DAYS	£30.50
EUROPE (INC. IRELAND, IOM & CHANNEL ISLES) UP TO 8 DAYS	£33.00
EUROPE (INC. IRELAND, IOM & CHANNEL ISLES) UP TO 9 DAYS	£34.00
EUROPE (INC. IRELAND, IOM & CHANNEL ISLES) UP TO 14 DAYS	£42.00
EUROPE (INC. IRELAND, IOM & CHANNEL ISLES) UP TO 21 DAYS	£49.00

Children under 16 at time of travel - 50% discount if travelling with an insured adult.

Please Note: The E111 has been changed to the EHIC European Health Insurance Card, please make sure you are in possession of one when travelling abroad. We cannot accept responsibility if passengers are not in possession of the correct travel documents.

Johnson Bros (Tours) Limited 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.

SUMMARY OF BENEFITS

COVER	SUMS INSURED	EXCESSES
Cancellation	Up to £1,500 United Kingdom/Channel Islands/ Europe. Up to £3,500 World Wide.	Holidays up to 3 days No Excess Loss of Deposit or Cancellation. Holidays over 3 days - Loss of Deposit £20, Cancellation £60
Personal Accident	Up to £15,000 Death and corresponding Benefits. Death Benefit limited £7,500 persons age 66 and over at time of travel	No Excess
Medical Expenses including Repatriation and Curtailment	Up to £2,000,000	Medical Expenses Excess £60 Curtailed as per Cancellation Section of the policy.
Additional Travelling Expenses –United Kingdom	£1,500	£60
Emergency Medical Assistance	24 Hour Services both UK, Europe and World Wide	Refer to Medical Expenses
Medical Inconvenience Benefit	£10 per 24 hours up to £100 United Kingdom £15 per 24 hours up to £450 Channel Islands, Europe and World Wide	No Excess
Personal Property Including Money	Personal Property - £1,500 in all. Single article limit £200, Valuables etc £200 in all. Personal Money £200 Delayed Baggage up to £100	Personal Property and Money £50 Delayed Baggage Excess 12 hours
Loss of Passport	Up to £200	No Excess
Missed Departure	Up to £100 UK, £300 Europe, £600 World Wide	No Excess
Travel Delay	Travel Delay up to £60 Cancellation (holiday abandonment) up to £3,500	Travel Delay Excess 12 hours Holiday Abandonment as per Cancellation Section of the policy
Personal Liability	Up to £2,000,000	No Excess
Legal Expenses	Up to £25,000	No Excess
Fourteen Day Refund	Premium refund if policy not satisfactory.	Not Applicable

The above is a brief summary of the cover provided. Request a specimen certificate of insurance for full terms, conditions and exclusions

Insurer: ERV – Trading in the UK as ETI – International Travel Protection (ERV) **Claims Adjuster:** Towergate Chapman Stevens

Medical Emergency Service: Specialty Assistance Ltd **Legal Assistance:** DAS Legal Expenses Company Ltd