

TRAVEL INSURANCE

This insurance is arranged by **Global Travel Insurance Services Ltd** for the Travel Firm **All Saints Travel Ltd** who are an Appointed Representative of Global Travel Insurance Services Ltd. who are authorised and regulated by the Financial Conduct Authority. Our status can be checked on the FCA Register by visiting www.fca.org.uk or by contacting the FCA on 0845 606 9966. This Insurance Policy is underwritten by ERV. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This insurance has been specifically designed so that it covers all of the holidays that we feature; protecting you in full if you have to cancel and providing you with the very best and most effective protection if you are unfortunate enough to require medical attention whilst away from home. Don't take unnecessary risks by insuring your travel anywhere else as we cannot accept any responsibility or provide assistance if problems arise as a result of inadequate cover. We are confident that this policy is best for you. A full policy wording will be sent to you with your confirmation of booking. Full details are also available upon request. This insurance is only available to persons who are permanently resident and domiciled in the UK and is valid for travel between **01/07/2016** and **31/12/2017**.

INSURANCE PRODUCT SUITABILITY

This insurance is suitable for persons whose Demands and Needs are those of a traveller whose Individual round trip starts and finishes in the UK and is of no more than 90 days duration, and whose 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. 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

CANCELLATION OR CURTAILMENT up to £3,000: If you have to cancel or cut short your trip due to illness, injury, redundancy, jury service, the police requiring you to remain at or return to your home due to serious damage to your home, you are covered against loss of travel and accommodation costs.

See section headed **Increased Excess for Pre Existing Medical Conditions** for increased excesses applicable to claims arising from pre existing medical conditions.

PERSONAL ACCIDENT up to £15,000: A cash sum for accidental injury resulting in death, loss of sight, loss of limb or permanent total disablement.

MEDICAL & OTHER EXPENSES up to £5,000,000:

Including 24 HOUR MEDICAL EMERGENCY SERVICE

(a) The cost of hospital and other emergency medical expenses incurred abroad, including additional accommodation and repatriation expenses. Limit £250 for emergency dental treatment and £5,000 burial/cremation/transfer of remains. Limit £2,500 for transfer of remains to your home if you die in the UK.

See section headed **Increased Excess for Pre Existing Medical Conditions** for increased excesses applicable to claims arising from pre existing medical conditions.

(b) **HOSPITAL BENEFIT up to £300:** An additional benefit of £15 per day for each day you spend in hospital abroad as an in-patient.

PERSONAL LUGGAGE, MONEY & VALUABLES up to £2,000: Covers accidental loss, theft or damage to your personal luggage subject to a limit of £200 for any one article, pair or set and an overall limit of £200 for valuables such as cameras. Jewellery, furs, etc. Luggage and valuables limited to £1500. Delayed luggage, up to £75.

Money, travel tickets and travellers cheques are covered up to £500 against accidental loss or theft (cash limit £250).

No cover is provided for loss or theft of unattended property, valuables or money or for loss or theft not reported to the Police within 24 hours of discovery.

PASSPORT EXPENSES up to £200: If you lose your passport or it is stolen whilst abroad you are covered for additional travel and accommodation costs incurred in obtaining a replacement.

DELAYED DEPARTURE up to £3,000: If your outward or return trip is delayed for more than 12 hours at the final departure point to/from UK due to adverse weather conditions, mechanical breakdown or industrial action, you are entitled to either (a) £20 for the first 12 hours and £10 for each further 12 hours delay up to a maximum of £60, or (b) the cost of the trip (up to £3,000) if you elect to cancel after 12 hours delay on the outward trip from the UK.

MISSED DEPARTURE up to £500: Additional travel and accommodation expenses incurred to enable you to reach your overseas destination if you arrive too late at your final UK outward departure point due to failure of the vehicle in which you are travelling to deliver you to the departure point caused by adverse weather, strike, industrial action, mechanical breakdown or accident to the vehicle..

PERSONAL LIABILITY up to £2,000,000: Covers your legal liability for injury or damage to other people or their property, including legal expenses (subject to the laws of England and Wales).

LEGAL EXPENSES up to £25,000: To enable you to pursue your rights against a third party following injury.

POLICY EXCESSES:

Cancellation or Curtailment: The first £50 of each and every claim per Insured Person claimed for under this Section is excluded, increased to £100 where You are aged 66 to 75 years and to £150 where You are aged 76 to 90 years.

Medical and Other Expenses: The first £75 of each and every claim per Insured Person claimed for under this Section is excluded.

Where You are aged 66 to 75 years the first £150 of each and every claim per Insured Person claimed for under this Section is excluded.

Where You are aged 76 to 90 years the first £300 of each and every claim per Insured Person claimed for under this Section is excluded.

Other Sections: An excess of £50 applies to each and every claim each insured person under the Personal Luggage Money & Valuables and Delayed Departure (b) sections, and £250 under the Personal Liability section.

If you are travelling to North or Central America or the Caribbean you must first contact MEDISCREEN in order to establish whether we can provide cover for your trip. If you are accepted then the following levels of excess will apply and you will receive written confirmation that you are covered for the trip. The number to call is 0344 892 1698.

INCREASED EXCESS FOR PRE EXISTING MEDICAL CONDITIONS

Unless you are travelling to North or Central America or the Caribbean, 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 the treatment of any pre existing illness the excess is further increased as follows –

Under the **Cancellation Charges and Curtailment** sections - **double the normal excess.**

Under the **Emergency Medical and Associated Expenses** section: For persons aged **65 years** or less the excess is increased to **£500**. For persons aged **66 to 75 years** the excess is increased to **£1,000**. For persons aged **76 to 90 years** the excess is increased to **£1,500**. You will also need to obtain confirmation from your GP of your fitness to travel.

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 directly or indirectly from the following circumstances existing on the date of applying for this insurance:

- Where **You** (or any person upon whose health the **Trip** depends) have or have had symptoms which are awaiting or receiving investigation, tests, treatment, referral or the results of any of the foregoing, unless **We** have agreed in writing to cover **You**.
- From any terminal illness suffered by **You** (or any person upon whose health the **Trip** depends).
- From any medical condition for which **You** (or any person upon whose health the **Trip** depends) have within 12 months prior to the date of issue of this insurance been diagnosed with a medical condition or have been admitted or undergone a procedure/ intervention.
- From any reoccurrence of any psychiatric disorder, anxiety state and/or depression suffered by **You** (or any person upon whose health the **Trip** depends).
- Where **You** travel against any health requirements stipulated by the Carrier, their handling agents or any other public transport provider.
- Medical conditions existing prior to the payment of the insurance premium or any consequence thereof in respect of which a Medical Practitioner would advise against travel or that treatment may be required during the duration of the **Trip**.

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 01932 344300

General Queries

If you have any query regarding the cover provided you must contact Global Travel Insurance on 01903 235042 for advice.

Applicable Law

The law applicable to this insurance contract is English Law.

Complaints

If you wish to register a complaint about our service please contact us in writing at the above address. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Financial Security

These insurance arrangements are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial obligations although this depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered up to 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.