

All Saints Travel Ltd - Holiday Insurance

We have joined forces with **Global Travel Insurance Services Ltd** to arrange a holiday insurance policy specially designed with our holidays in mind. This policy is insured by **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 to undertake insurance business in the UK.

We summarise below the details of the insurance cover provided which also includes 24-hour emergency service from **Intana Global**. The following is a brief summary of the cover available. Full details of the cover, conditions 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.

SECTION OF COVER	MAXIMUM SUMS INSURED AND / OR BENEFITS PER PERSON	MAXIMUM EXCESS PER PERSON
1 - Cancellation	Up to £3,000	£50 or more depending on your age and medical conditions. See the Special Conditions below.
2 – Travel delay	1) Delayed departure up to £60 (£20 after 12 hours and £10 per 12 hours delay thereafter) or 2) Abandonment of trip up to £3,000 (after 12 hours delay)	£50 for abandonment only
3 – Missed departure	Up to £500 for trips outside the United Kingdom	No excess
4 – Personal accident	Up to £15,000 (subject to age)	No excess
5 – Medical and other expenses including curtailment	Up to £5,000,000 including £250 emergency dental treatment, additional accommodation, travelling/repatriation expenses if you are hospitalised or have to stay beyond your return date (limited to £1,500 for trips solely within the United Kingdom), £5,000 for return of body or ashes (limited to £2,500 for death in the United Kingdom), £5,000 for funeral expenses abroad, £100 for taxi fares and telephone calls necessarily incurred and additional travelling expenses if you have to return home early (limited to £300 for trips solely within the United Kingdom)	£75 (£50 Curtailment) or more depending on your age and medical conditions. See the Special Conditions below.
6 – Hospital benefit	£15 per day up to a maximum of £300	No excess
7 – Personal property	Up to £2,000 baggage, £75 delayed baggage, valuables total £200, single article limit £200 and £500 for personal money (cash limited to £250) and £50 for children aged under 16	£50 except for delayed baggage
8 – Loss of passport expenses	Up to £200 including loss or theft of your visa	No excess
9 – Personal liability	Up to £2,000,000	£250
10 – Legal costs and expenses	Up to £25,000	No excess

A special feature of this policy is that you only need to declare your medical conditions if you are travelling to North America, Central America or the Caribbean. If you are you will need to call **the Towergate Medical Line on 0344 892 1698**.

Otherwise the Special Conditions of this policy are as follows:

1. No trip is booked or undertaken against medical advice or for the purpose of obtaining medical treatment.
2. If your health changes after the start date of your policy you must contact the insurer to make sure that your cover is not affected.
3. If you have a medical condition, you must obtain written confirmation from your medical practitioner that there is no reason why you should not travel.
4. If you already suffer from or have a history of any medical condition and have to make a claim under Sections 1 or 5 arising from the medical condition, the standard level of policy excess is increased as follows:
 - a) The excess under Section 1 and Section 5 (curtailment only) is doubled.
 - b) If you are aged 65 years or less the excess under Section 5 is increased to £500 (not including curtailment).
 - c) If you are aged 66 to 75 years the excess under Section 5 is increased to £1,000 (not including curtailment).
 - d) If you are aged 76 to 90 years the excess under Section 5 is increased to £1,500 (not including curtailment).

There are also some main health exclusions that apply to all persons as follows:

1. 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.
2. Any terminal illness suffered by you (or any person upon whose health the trip depends).
3. 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.
4. Any claims on medical grounds where you fail to provide a medical certificate or other suitable evidence from a medical practitioner of the need to cancel the trip.

This policy is only available to residents of the United Kingdom. The definition of residents of the United Kingdom is 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.

All Saints Travel Ltd is an Appointed Representative of **Global Travel Insurance Services Ltd** who is authorised and regulated by the Financial Conduct Authority (firm reference 305686) being permitted to advise and arrange general insurance contracts. Our status can be checked on the Financial Conduct Authority Register by visiting www.fca.org.uk or calling 0845 606 9966.