

TRAVEL INSURANCE FOR BOOKINGS TAKEN UP TO 31 DECEMBER 2018

This information is subject to change without notice.

Travel insurance is a vital aspect to booking a holiday, giving you protection against unforeseen circumstances that could otherwise spoil your holiday. It is important that you purchase travel insurance that properly covers your participation in whatever activities you may undertake at the time that you make your booking. To assist you with this, we have arranged travel insurance from Travel & General Insurance Services Limited. Should you decide not to purchase our insurance, you must provide us with details of your alternative insurance with your final payment.

The schedule of the cover opposite sets out a summary of the cover provided by our insurance. Preferred Travel Services is a trading name of High Concepts Limited. High Concepts Limited is an Appointed Representative of Travel & General Insurance Services Limited who are authorised and regulated by the Financial Conduct Authority, firm number 304788. Further details can be found at <https://register.fca.org.uk> or by calling 0800 111 6768.

THIS SUMMARY APPLIES TO PERSONS UNDER THE AGE OF EIGHTY YEARS AT THE DATE OF DEPARTURE.

Premiums for persons under the age of 80 years at the time of departure are shown elsewhere in the brochure. We regret cover is not available to persons aged over 80 years at the date of departure.

These details are correct as at 1 December 2017 and are subject to change without notice. As cover under the Cancellation section commences immediately the holiday booking has been confirmed, no refund in premium can be allowed. In the unlikely event that we have to cancel your holiday, any insurance premiums paid to Preferred Travel Services will automatically be refunded. However, we cannot refund premiums paid to other insurers. If you have arranged your own insurance please check that the premium will be refunded in the event of cancellation by us.

Walking Holidays. Please check with your insurer if in doubt. Our travel insurance covers you for group walks up to an altitude of 3000m. Some insurers have lower limits – usually 2000m. If you decide to walk separately from our group, or if you have not taken out our insurance please ensure your cover is valid.

Important declaration

An insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond your reasonable control. Any facts known to you, which could possibly result in you having to make a claim, must be disclosed otherwise you may not be covered. In addition, anyone named under the policy must have read and understood the following relating to Pre-Existing Medical Conditions which are defined as:

- a) Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer for which you (or any other person not necessarily travelling but upon whom travel depends such as a Close Relative) have ever received treatment (including surgery, tests or investigations by your doctor or a consultant/specialist, or prescribed drugs/medication).
 - b) Any Medical Condition for which you (or any other person not necessarily travelling but upon whom travel depends such as a Close Relative) have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months, or prescribed drugs/medication.
1. Have You or a Close Relative ever received treatment (including surgery, tests or investigations by Your doctor, a consultant or specialist), or been prescribed drugs or medication for any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer?
 2. Have You or a Close Relative received surgery, in-patient treatment or investigations in a hospital or clinic or been prescribed drugs or medication, within the last twelve months, for any other medical condition?

Single trip policy – Summary of Schedule of Standard Cover			
Section		Sum insured per person	Excess per person
A	Cancellation and curtailment charges	Up to £5,000	£75*
	Medical Expenses	Up to £5,000,000	£75
B	In Patient Benefit	£500	Nil
	Criminal Injuries Benefit	£5,000	Nil
C	Personal Accident – disability	£25,000	Nil
	Death	£10,000	Nil
D	Delayed Departure or Arrival, or	£100	Nil
	Cancellation due to Delayed Departure	£5,000	Nil
	Hi-jack of Aircraft, train or sea vessel	£3,000	Nil
	Failure of Transport	£1,000	Nil
	Missed Connection	£1,000	Nil
E	Personal Effects single item limit £400 (Valuables limited to £500 in total)	£2,500	£75
	Money	£500	£75
	Tickets	£1,000	£75
	Passport or Visas	£250	£75
	Temporary Loss of Baggage	£100	Nil
F	Personal Liability	£2,000,000	£250
G	Legal Expenses	£15,000	Nil

* Cancellation excess for loss of deposit on air holidays is nil. Cancellation excess for UK trips of three days or less is nil.

3. Are You aware of any circumstances that could reasonably be expected to give rise to a claim on this policy?

If you have answered yes to any of these questions or are in any doubt you must call Healthcheck in confidence on: 01702 427 253. The medical screening helpline may be contacted between 09.00 and 17.00 Monday to Friday and 10.00 to 16.00 on Saturdays. Healthcheck will confirm whether or not cover is available for the condition. An additional premium may be payable.

A policy document that fully defines the cover, conditions and exclusions will be sent to you with your booking confirmation. When you receive your policy, please take the time to read it carefully to ensure you understand what is and what is not covered, and that all activities that you may wish to participate in are included. If it does not meet your requirements, please return the policy, proof of premium and any other relevant documents to us within 14 days of receipt and we will refund the premium in full, provided you have not travelled or made a claim.

Failure to comply with the terms & conditions of the policy may result in cover being restricted.