



INSURANCE

Never travel without it – insurance for your security and peace of mind

Whilst we do not insist that you take our Travel Insurance, we believe that our POLICY represents great value for the comprehensive quality of cover and service provided. More and more of our clients choose our travel insurance because they know they will receive the personal service and attention to detail that has always been our company's objective. For your own protection, our Booking Conditions require that you have adequate travel insurance if travelling outside of the United Kingdom.

Why our insurance is the first choice for discerning travellers

Our insurance has been arranged through First Assist and is underwritten by Great Lakes Reinsurance (UK) PLC which is covered by the Financial Services Compensation Scheme. Leading travel insurance providers of underwriting and travel assistance services

- Our policy provides a number of Personal Assistance services including trip information from visa and inoculation requirements to local climate, customs and bank opening times. In addition, the policy provides travel assistance such as lost luggage retrieval, credit card cancellations and prescribed drug replacement should the need arise.
- Our multi-lingual staff at the Emergency Assistance service, provided by First Assist are on call 24 hours a day, 365 days of the year and they will resolve any problem in the most efficient, suitable and practical way available at the time. First Assist deal with Titan Travel Insurance claims and we are confident that any claims you may have will be handled quickly and efficiently.
- All excursions that are pre-booked and paid through us are automatically covered under our travel insurance at no additional premium, subject to the terms and conditions of the policy wording.
- Cover is simple to arrange – if insurance is required you will be asked to include the appropriate premium with your deposit and cover will commence immediately.

IMPORTANT: Strict medical health requirements

Medical Conditions of the people travelling and of other people upon whose health the trip may depend. YOU ARE ADVISED TO READ YOUR POLICY CAREFULLY and to read the information below.

Our insurance operates on the basis that all Insured Persons are not travelling against medical advice nor with the intention of obtaining medical treatment abroad. The insurance will NOT cover you if you have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations and where the underlying cause has not been established).

No claim arising directly or indirectly from a Pre-Existing Medical Condition affecting an Insured Person will be covered unless:

- You have declared that condition to the Underwriters; and
- You have declared any changes in your health or prescribed medication; and
- The Underwriters have accepted that condition or change in condition for insurance in writing prior to departure.

Note: A Pre-Existing Medical Condition is considered to be:

- Any medical or psychological sickness, disease, condition, injury or symptom of which you are aware for which you have required treatment, medical consultation(s), prescribed medication or follow-ups at any time during the 2 years prior to the commencement of cover under this policy and/or prior to the trip;
- and/or any cardiovascular problems (e.g. heart attack, angina, chest pain, palpitations, any other heart condition, hypertension (raised blood pressure), blood clots, raised cholesterol); any cerebrovascular problems (e.g. stroke, transient ischaemic attack, brain haemorrhage, aneurysm), of which you are aware, that have occurred at any time prior to the commencement of cover under this policy and/or prior to the trip.

(A full definition is shown in the policy document.)

To declare a Pre-existing Medical Condition or a change in your state of health or prescribed medication, you should contact First Assist Medical Screening Department – Tel. No. 0845 070 2849.

Failure to declare any Pre-existing Medical Condition that is relevant to the insurance may invalidate the Policy.

Important notice

In accordance with guidance from the Association of British Insurers, your attention is drawn to some important features of your policy as follows:

- **Policy document:** You should read the document carefully. It gives you full details of what is and what is not covered and the terms and conditions of cover.
- **Conditions, exclusions and warranties:** Conditions and exclusions will apply to individual sections of your policy while general exclusions, conditions and warranties will apply to the whole of your policy.
- **Material Facts:** You must declare all material facts that are likely to affect this insurance. Failure to do so may prejudice your entitlement to claim. If you are uncertain as to whether a fact is material, you should declare it to the Underwriters.
- **Policy limits:** Most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example, for any one item or for valuables in total. You are advised to check your policy if you intend taking expensive items with you.
- **Trip Limits:** The policy contains strict limits on the length of time you can spend travelling abroad on each trip. Travelling or intending to travel in excess of the trip limits will invalidate any claims relating to that particular trip.
- **Age Limit:** No section of the policy shall apply in respect of any Insured Person who has reached the age of 81 years at the date of application.

- **Policy excesses:** Under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim. The amount you have to pay is the excess which is per person per section per claim.
- **Dangerous sports or pastimes:** If you are going to take part in dangerous sports or pastimes where there is a high risk of injury, check that your policy covers you. If you are uncertain if cover is provided, please contact us for clarification.
- **Property claims:** These claims are based on the value of the goods at the time you lose them and not on a "new for old" or replacement cost basis.
- **'Cooling off' period:** If after reading your policy you are not satisfied for any reason, you must return it to us within 14 days of issue in order to receive a full refund of premium, provided that a claim does not exist and travel has not taken place.
- **Complaints:** Your insurance policy has a complaints procedure which tells you what steps you can take if you wish to make a complaint.

Summary of benefits

(Please read the policy wording for full terms and conditions)

For each Insured Person	Cover up to:	Excess
Cancellation or Curtailment *	£5,000	£65 (except Loss of Deposit £25)
Medical & other expenses	£10,000,000	£65
Hospital Inconvenience	£800	Nil
Personal Accident	£20,000	Nil
Travel Delay	£300	Nil
Missed Departure - Europe	£500	£65
	Worldwide	£65
Personal Liability	£2,000,000	£65
Legal Expenses	£25,000	Nil
Personal Baggage - (Premier)	£2,000	£65
Valuables - single, pair/set of articles** (Premier)	£300	£65
Delayed baggage	£100	Nil
Personal Money	£200 (Cash), £500 (Other)	£65
Replacement passport, travellers cheques and travel documents	£500	£65

* In the event of your holiday costing more than £5,000, we may be able to extend the Cancellation and Curtailment cover up to £10,000. If required, please contact our Reservations team for further details.

** If you need increased cover, please check your Home Contents policy first as most people can have their valuables insured under this policy while they are away for a minimal additional cost.

EXCESS WAIVER - Upgrade your Travel Insurance and reduce your excess to NIL for just £15 per person. The policy excesses are applied per person for each separate part of any claim and can amount to a significant sum.

Premiums per person - single trip insurance

Maximum age of 80 years at date of application for sales 8th October 2009 - 31 July 2010. Terms and conditions of cover may vary and premiums may be subject to change. All premiums include Government imposed 17.5% Insurance Premium Tax

Destinations	Periods	Age 18-55	Age 56-65	Age 66-70	Age 71-75	Age 76-80
UK	0-5 days	£10	£12	£15	£26	£37
	6-12 days	£12	£15	£19	£33	£47
	13-18 days	£15	£18	£23	£39	£57
	19-24 days	£20	£24	£31	£53	£63
	25-31 days	£28	£30	£43	£73	N/A
Each additional week		£7	£8	£12	£20	N/A
Europe	0-5 days	£21	£26	£33	£54	£83
	6-12 days	£26	£31	£40	£68	£97
	13-18 days	£30	£36	£46	£78	£113
	19-24 days	£39	£46	£60	£98	£123
	25-31 days	£44	£66	£80	£132	N/A
Each additional week		£13	£20	£20	£34	N/A
Worldwide	0-5 days	£46	£56	£72	£118	£168
	6-12 days	£64	£70	£100	£168	£238
	13-18 days	£68	£74	£106	£178	£248
	19-24 days	£82	£92	£142	£238	£280
	25-31 days	£105	£120	£186	£310	N/A
Each additional week		£23	£28	£44	£72	N/A
USA/Canada/	0-5 days	£50	£60	£104	£128	£188
Caribbean	6-12 days	£68	£76	£144	£178	£258
	13-18 days	£71	£80	£154	£190	£278
	19-24 days	£86	£98	£206	£250	£298
	25-31 days	£110	£130	£270	£328	N/A
	Each additional week		£25	£32	£64	£78

* If you are over 80 years of age or require details of premiums for Winter Sports, Sports & Activities, Fly-Drive, Family Rates and Child Reductions, please contact our telephone Sales & Reservations staff.