

COACH HOLIDAY TRAVEL INSURANCE

A Special Coach Holiday Travel Insurance Scheme is available for all passengers travelling on our holidays from AXA Insurance (UK) plc who are authorised and regulated by the Financial Services Authority. Should you wish to take advantage of our Coach Holiday Travel Insurance please include the appropriate premium when booking your holiday.

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.

COVER	SUM INSURED UP TO
Cancellation	£3,500
Missed Departure/Travel Delay	£600/£60
Personal Accident	£15,000
Medical and other Expenses including Curtailment	£2,000,000
Medical Inconvenience Benefit	£450 (£15 per 24 hours)
Personal Property/Loss of Passport	£1,500/£200
Personal Liability	£2,000,000
Delayed Baggage	£100
Legal Expenses	£10,000
14 day Refund	Insurance Premium

POLICY EXCESS

Cancellation, Curtailment, Holiday Abandonment and Loss of Deposit for holidays up to and including 3 days NIL. For holidays over 3 days Loss of Deposit excess £10.00 each and every loss. For holidays over 3 days excess £35.00 each and every loss for Cancellation, Curtailment and Holiday Abandonment. Medical and Other Expenses, Personal Property and Money excess £30.00 each and every incident per Insured Person.

EXCESS WAIVER

Please note the excesses detailed above will not apply if the Excess Waiver Insurance is purchased at the time of paying for your Travel Insurance. Excesses may still apply if additional terms are required following the declaration of a medical condition.

IMPORTANT – HEALTH CONDITIONS

It is a condition that at the time of taking out this Policy you must comply with each of the following:

1. You are not aware of any reason why the trip should be cancelled or cut short (curtailed)
2. You are not receiving or awaiting treatment for an illness or injury as a hospital in-patient (as any claim arising from this injury or treatment will not be covered)
3. 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
4. If you have received medical treatment as a hospital in-patient or out-patient, during the six months prior to the booking of the trip, you must obtain medical advice from a Medical Practitioner at your cost confirming that you will be fit enough to take the trip
5. If you are undergoing medical treatment as a hospital out-patient at the date that the final cost of the trip is due to be paid a "Certificate of Fitness" confirming your ability to travel must be obtained by you at your cost
6. If you are on medication at the time of travel your medical condition is stable/well controlled

The Policy contains the following General Exclusion:

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

You must notify the issuer of this Policy immediately of any of the conditions listed above arising between the date the policy is issued and the time of departure of the trip.

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 whichever 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.

Skinnors of Oxted are an Appointed Representative of ITC Compliance Limited who are authorised and regulated by the Financial Services Authority.