

Coach Holiday Travel Insurance

A Special Holiday Travel Insurance Scheme is available for all passengers travelling on our holidays which is arranged with ETI – International Travel Protection (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 (FCA – www.fca.gov.uk) to undertake insurance business in the UK. Should you wish to take advantage of our 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	Up to £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 day)
Personal Property/Loss of Passport	£1,500/£200
Personal Liability	£2,000,000
Delayed Baggage	£100
Legal Expenses	£25,000

POLICY EXCESS

Loss of Deposit £15, Cancellation, Curtailment, Holiday Abandonment £50, Medical and Other Expenses, Personal Property and Money £50 each and every incident per Insured Person.

HEALTH CONDITIONS

If you are travelling within England, Scotland, Wales, Northern Ireland or the Isles of Scilly:

You are not required to declare your medical conditions. However, you must be able to comply with the following:

1. You are not aware of any reason why the trip could be cancelled or cut short.
2. 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

3. You are not receiving or awaiting treatment for any illness or injury as a hospital day case or inpatient as any claim arising from the illness or injury will not be covered.

4. If you are on medication at the time of travel, your medical condition must be stable and well controlled.

If your medical condition cannot comply with these terms then any claim related to that condition will not be covered.

If you are travelling outside of England, Scotland, Wales, Northern Ireland or the Isles of Scilly:

This insurance carries Health Conditions so you need to inform the Towergate Medical Screening Department of any medical condition(s) that may affect the Underwriters acceptance of your cover. If anyone to be covered by this policy or anyone upon whose health the trip depends:

1. Has an existing or on-going medical condition(s)
2. Is taking any prescribed medication
3. Has or has had any condition(s) still requiring periodic review
4. Is awaiting any tests, treatment, investigation, referral or the results of these.

You must telephone the Towergate Medical Screening Department on **0844 892 1698** to inform them of your medical condition(s). Office hours are 9am to 5pm Monday to Friday excluding Bank Holidays. You may be required to pay an Additional Premium.

Failure to notify them may cause your circumstances to fall within a policy exclusion.

PLEASE NOTE – you must also notify the Towergate Medical Screening Department immediately of any changes in medical circumstances arising between the date the policy is issued and the time of departure for the trip. We must be informed of any fact which is likely to influence us in the acceptance, assessment or continuance of the insurance. Additional Terms may apply. Failure to do so may invalidate the insurance, leaving you with no right to make a claim. The Policy contains the following General Exclusions:

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.

Please note our Holiday Travel Insurance Scheme is only available to United Kingdom Residents.

Skinner's of Oxted is an Appointed Representative of ITC Compliance Limited who are authorised and regulated by the Financial Conduct Authority (their firm reference is 313486).

Holiday Insurance Premiums

DATES	TOUR	PREMIUM
25 – 28 February	André Rieu, Live in Cologne	£36.50
25 – 28 March	Fred Dibnah Country - "Did you like that?"	£20.65
4 – 8 April	Newcastle – Back in Tyne	£24.50
15 – 18 April	Dutch Bulbfields	£31.35
23 – 29 April	Falmouth & Scenic Cornwall	£27.70
29 April – 1 May	Welsh Antiques Weekend	£16.45
9 – 13 May	Guernsey by Air	£38.40
22 – 27 May	Scottish Borders	£25.90
10 – 14 June	Sidmouth, Cream of Devon	£24.50
31 July – 4 August	Suffolk's Coast and Villages	£24.50
14 – 19 August	North Wales	£25.90
28 Aug – 8 Sept	Treasures of Tuscany	£46.80
23 – 25 Sept	1916: A Fateful Year – Verdun & The Somme	£22.30
30 Sept – 2 Oct	Devon Antiques Weekend	£16.45
2 – 7 October	Lake District	£25.90
17 – 21 October	Chrysanthemum Festival, Lahr, Germany	£32.90
13 – 16 November	Deck The Halls	£20.65
	Travel insurance excess waiver	£8.50

All of the above insurance premiums are inclusive of Insurance Premium Tax.

For travel insurance policies taken out after 31/12/15, premiums for Guernsey will be £39.15

& for Andre Rieu £37.20