

**HOLIDAY 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 Services Authority (FSA – www.fsa.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	£1,000
Personal Accident	£5,000
Medical Expenses (Including Curtailment)	£2,000,000
UK Additional Expenses	£1,000
Medical Inconvenience Benefit	£100
Personal Property / Money	£750 / £200
Personal Liability	£1,000,000
Legal Expenses	£10,000

Fourteen Day Refund – Cooling Off Period. Premium refund if policy not satisfactory.

**Premium - UK (per person)**

3 days £8.00	4 days £10.00	5 days £12.00	6 days £14.00
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Ireland and Germany £30.00

**POLICY EXCESS**

Claims for Loss of Deposit Nil excess. Cancellation and Curtailment claims for holidays under £100 Nil excess. Cancellation and Curtailment claims for holidays £100 and over, Medical Expenses, Personal Property and Personal Money £25 excess per person each and every claim.

**IMPORTANT – HEALTH CONDITIONS APPLYING TO ALL TRAVEL DESTINATIONS**

We shall not be liable for claims WHERE AT THE TIME OF TAKING OUT THIS POLICY:

- 1) You are not aware of any reason why the trip should be cancelled or cut short
- 2) You are not traveling:
  - 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 an illness or injury as a hospital day case or in-patient, as any claim arising from this injury or treatment will not be covered.
- 4) if you are on medication at the time of travel your medical condition is stable and well controlled.

**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.

**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 which 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.

**Please note our Holiday Travel Insurance Scheme is only available to United Kingdom Residents and can only be purchased when making the initial booking.**

KingsHill Holidays Limited is an Appointed Representative of ITC Compliance Limited who are authorised and regulated by the Financial Services Authority.