

HOLIDAY INSURANCE

PEACE OF MIND PROTECTION – YOU SHOULD BE INSURED

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A Special Holiday Insurance Scheme is available for all people who travel 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 Holiday 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 and other Expenses including Curtailment	£2,000,000
Medical Inconvenience Benefit	£10 (£10 per 24 hours)
Personal Property/Personal Money	£750/£200
Personal Liability	£2,000,000
Delayed Baggage	£100
Legal Expenses	£10,000
14 day Refund	Insurance Premium

Premium - UK (per person)

3 days £5.00 4 days £8.00 5 days £10.00

For Ireland please ring for copy of insurance details

POLICY EXCESS

For holidays under £100 in value there is no Cancellation or Curtailment excess. For holidays of £100 or more in value the excess is £25 each and every incident per Insured Premium. Excess £25 each and every loss for Medical and Other Expenses, Personal Property and Personal Money each and every incident per Insured Person.

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
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 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/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

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 KingsHill Holidays within 14 days of the date of issue or prior to travel whichever 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.

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