

HOLIDAY TRAVEL INSURANCE

A travel insurance scheme is available for all passengers travelling on our holidays arranged with **ETI – International Travel Protection (ERV)**, the UK branch of Europäische Reiseversicherung AG, who are authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de) and approved by the Financial Conduct Authority (FCA – www.the-fca.org.uk) to undertake insurance business in the UK. Should you wish to take out this 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 medical condition(s), are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen circumstances/events detailed in the cover section below. Subject to the terms, conditions and maximum specified sums insured.

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 24-hour emergency service from Specialty Assistance Limited. The following is a brief summary of the cover available. Full details of cover 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.

SUMMARY OF COVER

PLEASE SEE THE POLICY WORDING FOR FULL DETAILS OF THE COVER, LIMITATIONS AND EXCESSES, A SPECIMEN COPY OF WHICH IS AVAILABLE UPON REQUEST

SECTION OF COVER	MAXIMUM SUM INSURED AND / OR BENEFITS PER PERSON	MAXIMUM EXCESS PER PERSON
Cancellation	£1,500 UK, Channel Islands & Europe / £3,500 Worldwide	<ul style="list-style-type: none">£20 Loss of Deposit£70 Cancellation
Travel Delay	<ul style="list-style-type: none">£60 Delayed Departure£1,500 UK, Channel Islands & Europe / £3,500 Worldwide Holiday Abandonment	<ul style="list-style-type: none">Nil Delayed Departure£60 Holiday Abandonment
Missed Departure	£100 UK / £300 Channel Islands & Europe / £600 Worldwide	Nil
Personal Accident	£15,000	Nil
Medical & Other Expenses (Including Curtailment)	£2,000,000	£60
Hospital Benefit	£100 UK / £450 Non-UK	Nil
Baggage (Including Personal Money)	£1,500 (£200 Personal Money / £100 Delayed Baggage)	<ul style="list-style-type: none">£50Nil Delayed Baggage
Loss of Passport / Visa	£200	Nil
Personal Liability	£2,000,000	Nil
Legal Expenses	£25,000	Nil

SIGNIFICANT EXCLUSIONS

RESIDENCY

If you or anyone else named on this policy has not been a resident in the UK for the past 6-months this policy cannot cover you.

PRE-EXISTING MEDICAL CONDITIONS

You must be able to comply with the following conditions to have the full protection of your policy. If you do not comply, we may refuse to deal with any relevant claim or reduce the amount of any relevant claim payment.

If you are travelling within the United Kingdom, you are not required to declare your medical conditions. However to be covered for any medical conditions you have or have had, you must be able to answer YES to all of the questions 1. to 5. a) and b) below:

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 bodily injury, illness or disease as a hospital day case or in-patient.
4. If you are on medication at the time of travel your medical condition is stable and well controlled.
5. If you suffer from stress, anxiety, depression or any other mental or nervous disorder, it must have been investigated and diagnosed as such by either:
 - a) a registered mental health professional if you are under the care of a Community Mental Health Team, or
 - b) a consultant specialising in the relevant field who has confirmed in writing (at your cost) that you are fit enough to take this trip.

If you are travelling outside of the United Kingdom you must telephone the Towergate Medical Line on 0344 892 1698 if anyone to be covered by this policy, or any person upon whose health the trip depends:

1. Has or has had a medical condition (excluding childhood and minor ailments not requiring treatment)
2. Is taking prescribed medication
3. Has or has had any medical condition still requiring periodic review
4. Is awaiting any tests, treatment, investigation, referral or the results of these.

The Towergate Medical Line office hours are 9am to 5pm Monday to Friday excluding Bank Holidays.

Change in health conditions after Booking

You must also notify the Towergate Medical Line immediately of any changes in medical circumstances arising between the date the policy is issued and the time of departure for the trip. You may have to pay an additional premium to cover your medical conditions. This applies to all destinations.

In addition to the above the policy also contains the following main exclusions:

- Any existing medical conditions unless they have been declared to (where appropriate) and accepted by the insurer.
- Your participation in any organised sports, winter sports or dangerous activities unless they have been declared to and accepted by the Insurer.
- Suicide or the wilful exposure to exceptional personal risk.
- Travel against the advice of the carrier, any other public transport provider, the Foreign Office or the World Health Organisation.
- Motorcycle travel during the insured trip where the engine size exceeds 125cc.
- Any manual work or hazardous occupation undertaken during the insured trip.
- The bankruptcy / liquidation of the tour operator, travel agent or transportation company with whom you have booked your trip.

Examples of these and other conditions and exclusions are contained within the policy wording, a specimen copy of which is available upon request. If after purchasing a policy from us should you find it does not meet your requirements you have 14-days from the date of issue or prior to travel, whichever is sooner, to cancel the policy and receive a full refund of your premium.

P.C. Executive Coaches of Lincoln Limited t/a PC Coach Holiday is an Appointed Representative of ITC Compliance Limited who are authorised and regulated by the Financial Conduct Authority (their firm reference is 313486) and which is permitted to advise on and arrange general insurance contracts.