

TRAVEL INSURANCE – DON'T LEAVE HOME WITHOUT IT!

The Travel Department has arranged special travel insurance through travel insurance specialists, Infinity Insurance Solutions Ltd that is underwritten by the United Kingdom branch of Union Reiseversicherung AG. A summary of the cover is shown below. Full details of the policies, showing terms, conditions and exclusions are available on request. A copy of the policies will be sent to you with your booking confirmation. Our policies provide up to the following cover per person:

Cancellation	up to £2,000	Policy Excess - £125
Departure delay	£20 after 12 hours delay, £10 after each subsequent 12 hour delay (max £60)	Policy Excess - Nil
Abandonment after 12 hours	up to £2,000	Policy Excess - £125
Missed departure	up to £300	Policy Excess - Nil
Personal possessions	up to £1,500 maximum per item: £150 total of valuables: £150	Policy Excess - £65
Delayed possessions	up to £150 if your possessions are delayed in transit for more than 12 hours	Policy Excess - Nil
Personal money	up to £150	Policy Excess - Nil
Loss of travel documents	up to £750 for travel and accommodation costs necessary to replace your lost travel documents	Policy Excess - £65
Emergency medical expenses	up to £5,000,000 (outside your home country) (includes 24 hour emergency assistance)	Policy Excess - £65
Emergency medical expenses	up to £1,500 (inside your home country) (includes 24 hour emergency assistance)	Policy Excess - £65
State hospital benefit	£20 per day, up to maximum of £200	Policy Excess - Nil
Curtilment charges	up to £2,000	Policy Excess - £125
Personal liability	up to £1,000,000	Policy Excess - £65 (£200 for property damage)
Personal accident	Death: £10,000 Loss of Limbs: £10,000	Policy Excess - Nil
Legal advice & expenses	up to £10,000	Policy Excess - £100

Leisuretime Travel is an Appointed Representative of Infinity Insurance Solutions Limited who are authorised and regulated by the Financial Services Authority. Union Reiseversicherung AG authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Services Authority.

Before you purchase our Insurance your attention is drawn to the following important points:

Policy document: You should read the document carefully. It gives you full details of what is and what is not covered and the conditions of the cover. Cover will vary from policy to policy and insurer to insurer.

Conditions, exclusions & warranties: Conditions and exclusions will apply to individual sections of your policy while general exclusions, conditions and warranties will apply to the whole of your policy.

Medical expenses: Your policy does not provide private health treatment unless specifically approved by the emergency assistance service. You should carry an EHIC (European Health Insurance Card) or equivalent and use this at state facilities when travelling within the European Union.

Health: Your policy may not cover claims arising from your pre-existing medical conditions so you need to tell the insurer of anything you know that is likely to affect their acceptance of your cover.

So that they can ensure you are provided with the best cover they can offer please read the following questions carefully:

1. Have you, or anyone travelling with you, ever had treatment for:
 - any heart or circulatory condition,
 - a stroke or high blood pressure.
 - a breathing condition (such as asthma).
 - any type of cancer.
 - any type of diabetes.
2. In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If you have answered 'Yes' to any of the above questions you must tell the insurer, they may be able to offer some cover and may be able to cover your medical condition, although an increased premium may be required. To enable them to consider your medical condition please contact **Travellers HealthCheck on 08456 582 999 and quote The Travel Department** this will be charged as a local call from wherever you are calling in the United Kingdom or the Channel Islands. All calls will be treated in the strictest confidence.

3. You must also tell the insurer if:
 - you are waiting for tests or treatment of any description.
 - your doctor alters your regular prescribed medication.

You need to keep copies of all letters they send you for future reference. Your failure to disclose any material facts may mean that your policy will not cover you and it may invalidate it altogether. The insurers reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to them.

Your policy is governed by the law of England and Wales unless you and your insurers have agreed otherwise.

Please note that The Travel Department only offers travel insurance from one insurance company, namely Union Reiseversicherung AG.

You will not be offered any advice on this product; it is your responsibility to ensure that it meets your requirements.

If you would like more information, please contact:

Infinity Insurance Solutions: Tel: 0845 230 7130; Fax: 01483 730969, particularly if you feel the insurance may not meet your needs.

**These details are not a substitute for your insurance policy.
Please make sure you read your policy carefully**

Should they require any additional premium, and you accept their offer, this should be paid to **Travellers HealthCheck** within 14 days of receipt. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of their terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to **Travellers HealthCheck** will not be covered.

Please Note:

1. Insurers are unable to provide cover on psychological disorders such as stress, anxiety, depression, eating disorders or mental instability.
2. Insurers are unable to provide cover for any claim arising from a known pre-existing medical condition of a close relative or close business associate who is not travelling with you or any recognised complication caused by a pre-existing medical condition

Change in medical condition or ongoing medication

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you must advise **Travellers HealthCheck on 08451 300 340** as soon as possible. **Travellers HealthCheck** will advise you what cover they are able to provide after the date of diagnosis. Insurers reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

Hazardous Activities: If you are taking part in activities that present a risk of injury, including scuba diving and water sports that have not been organised, check that your policy covers you.

Property Claims: These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis, unless otherwise stated in your policy. Your policy will set out what proof the insurer needs to support a claim.

Policy Limits: See above as some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your policy if you intend taking expensive items with you.

Policy Excesses: This means that you will be responsible for paying the first part of the claim. The amount you have to pay is the excess. You may be able to pay an additional amount to remove the standard policy excess.

Reasonable Care: You need to take all reasonable care to protect yourself and your property, as you would if you were not insured.

Fraud: The making of a fraudulent claim is a criminal offence. Your insurer may be recording details of claims on an anti-fraud register.

Complaints: Our Insurers set high standards, if you are not satisfied with the insurance policy, please refer to the policy wording for full details of the complaints procedure.

'Cooling Off Period: Your policy will have a 'cooling off' period during which you can cancel the policy and get a refund, if you have a justifiable reason for being dissatisfied with the cover it provides.