

Travel Insurance – Never travel without it

Under new FSA regulations we act as an introducer to Giles Insurance Brokers Limited for the policy as shown below.
If you require travel insurance please call 0845 1 309 192 and quote 'Wessex Continental'

Emerald Travel Insurance is arranged through travel insurance specialists, Milsom Howard Limited and underwritten by the United Kingdom branch of Union Reiseversicherung AG. A summary of the cover shown below is for cover per person. Full details of the policies, showing terms, conditions and exclusions are available on request.

Cancellation	up to our final invoiced cost (maximum of £1,000 for UK trips and £3,000 for European trips)
Departure delay (European trips only)	£20 after 12 hours delay, £10 after each subsequent 12 hour delay (max £100)
Abandonment after 12 hours	up to our final invoiced cost (maximum £3,000)
Missed departure	up to £300
Personal possessions	up to £1,750 maximum per item: £250 total of valuables: £250
Delayed possessions	up to £100 if your possessions are delayed by more than 12 hours from arrival at your resort
Personal money	up to £500 cash limit: £250
Loss of travel documents	up to £250 for travel and accommodation costs necessary to replace your lost travel documents
Emergency medical expenses	up to £2,000,000 (includes 24 hour emergency assistance)
State hospital benefit	£15 per day, up to maximum of £300
Curtailment charges	up to our final invoiced cost (maximum of £1,000 for UK trips and £3,000 for European trips)
Legal advice & expenses	up to £10,000
Personal liability	up to £2,000,000
Personal accident	Death : £10,000 Loss of Limbs : £15,000

Policy excess: For holidays up to £120 - £45, for holidays under £120 - £35 for any claim for cancellation (reduced to £10 when your claim is for loss of deposit only), abandonment, or curtailment. You will have to pay the first £40 of any claim for personal possessions, emergency medical expenses, personal money, or personal liability (this is increased to £250 when your claim is for damage to property).

Giles Insurance Brokers is Authorised and Regulated by the Financial Services Authority. Milsom Howard Limited is authorised and regulated by the Financial Services Authority. Union Reiseversicherung AG is authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority.

TRAVEL INSURANCE - IMPORTANT NOTICE

Before purchase of insurance your attention is drawn to important aspects:

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: IF YOU ARE TRAVELLING WITHIN THE UK - DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Cover is provided under both policies A & B for pre-existing medical conditions which have been stable and controlled for the previous 12 months.

Please ensure that all those insured on these policies read the following statement carefully and are aware that there is no cover for any claim arising out of, or caused by a pre-existing medical condition, if in the last 12 months you, or anyone travelling with you:

- has had to consult a doctor about your/their condition (other than for a planned check up)
- has had your/their medication changed due to exacerbation or instability of their condition
- has been treated for any serious* or recurring** medical condition
- has been referred to a specialist or consultant at a hospital for tests, diagnosis or treatment
- has been told they are terminally ill (unlikely to live for longer than six months)
- knows of any reason why the trip may need to be cancelled or curtailed would be considered unfit to participate in the this trip by their Registered GP
- has any psychological disorder such as depression, anxiety, stress, or illness causing mental instability

*We would describe as serious any medical condition which has been referred to a specialist at a hospital in the last 12 months

**We would define as recurring any persistent or ongoing condition which has caused you to need treatment more than once in the last 12 months

Please NOTE that there is no cover for claims arising directly or indirectly from the pre-existing medical conditions of non travelling close relatives or business associates.

IF YOU ARE TRAVELLING WITHIN EUROPE - DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

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

Pre-existing medical conditions - so that we can ensure you are provided with the best cover we 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 two 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 us, we 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 us to consider your medical condition please contact Travellers HealthCheck on 08451 300 210. This will be charged as a local call from wherever you are calling in the United Kingdom. All calls will be treated in the strictest confidence.

3. You must also tell us 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 we 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. We 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 us.

Should we require any additional premium, and you accept our offer, this should be paid to Travellers HealthCheck either by credit card or cheque, made payable to URV, and sent 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 our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered. Any terms and conditions declared under this policy will also be recorded under your travel insurance policy so that you do not need to declare these twice.

PLEASE NOTE • We are unable to provide cover on psychological disorders such as stress, anxiety, depression, eating disorders or mental instability • We are unable to provide cover for any pre-existing medical condition affecting a close relative or business associate.

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.

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

If you would like more information, please contact: Milsom Howard Limited: Tel: 01895 234919; Fax: 01895 231864; e-mail: enquiries@milsomhoward.com, 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