

## Travel Insurance

Although it is not compulsory, we do strongly suggest that our passengers hold some form of travel insurance when they join one of our tours. You do not have to purchase travel insurance through GB Tours but if you do not have your own cover already in place and do want some insurance for your tour, we can provide an insurance policy designed to help provide holidaymakers with protection when booking a UK or European Coach Holiday, which does not have premium loadings for age. Single Trip Travel Insurance is arranged for GB Tours by travel insurance specialist Towergate Travel who are authorised and regulated by the Financial Conduct Authority (FCA register number 313250).

### Demands & Needs Statement

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded medical conditions, (see policy wording, Health Conditions for details), are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance policy. Subject to terms and conditions and maximum specified sums insured. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy booklet.

**IMPORTANT** - You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs; we will however be happy to provide you with factual information to aid you in making your own informed buying decision.

GB TOURS are an Appointed Representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts.

PERIOD (DAYS)	UK	Channel Islands/EIRE	EUROPE	CRUISE
1	£7.50			
2	£12.50			
3	£13.25			
4	£18.00	£23.50	£27.00	£28.00
5	£21.50	£26.50	£30.00	£31.50
6	£22.00	£28.50	£38.00	£42.00
7	£25.00	£35.50	£39.00	£42.00
8	£28.00	£38.00	£40.00	£42.00
9			£41.00	£52.50
10			£42.00	£52.50
11			£43.00	£52.50
12				£52.50
13				£52.50
14				£52.50
15				£52.50
16				£52.50
17				£52.50
18				£52.50

All prices include *Insurance Premium Tax*.

There are no additional admin fees for arranging the insurance.

Period of Insurance:

*Cancellation cover starts upon payment of premium and ends on the date of your departure. The cover for all other sections starts on the date of your departure and all cover under the policy ceases when you return home on the date of your return from your trip as set out in your booking confirmation.*

# Towergate Travel Holiday Travel Insurance – Important information about your insurance cover

## Insurer

This policy is underwritten by ERV, ERV is incorporated and regulated under the laws of Germany, as Europäische Reiseversicherung A.G., and trades in the UK as ETI - International Travel Protection (ERV), Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN-[www.bafin.de](http://www.bafin.de)) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Towergate Travel is a trading name of Towergate Underwriting Group Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England No. 4043759. Registered address Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. FCA firm reference No. 313250.

## Policy document

The policy wording gives you full details of what is and what is not covered and what to do if you need to claim. It is very important that you read the whole of this policy before you travel and make sure the cover is suitable for you. Please make sure that you take it on holiday with you in case of an emergency. A copy of the policy wording is available on request.

## Important – HEALTH 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, Isle of Man, Channel Islands or Europe you are not required to declare your medical conditions, unless your trip is a cruise. However, to be covered for any medical conditions you have or have had, you must be able to answer NO to questions 1. to 4. and YES to questions 5. and 6. a) and b) below:

1. Are you aware of any reason why the trip could be cancelled or cut short (such as the health of a close relative)
2. Are you travelling:
  - a) against the advice of a medical practitioner, or
  - b) for the purpose of obtaining medical treatment.
3. Have you been given a terminal prognosis.
4. Are you receiving or awaiting treatment for any bodily injury, illness or disease as a hospital day case or in-patient.
5. If you are on prescribed medication, are your medical condition(s) stable and well controlled.
6. If you suffer from stress, anxiety, depression or any other mental or nervous disorder, have you received written confirmation (at your cost) that you are fit enough to take this trip 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.

If your trip is a cruise you must telephone MediScreen 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.

MediScreen office hours are 9am to 5pm Monday to Friday excluding Bank Holidays.

PLEASE NOTE - You must also notify MediScreen 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 including trips solely within the United Kingdom (being defined as England, Scotland, Wales, Northern Ireland and the Isles of Scilly).

## Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents or before departure whichever is less (the cancellation period), by writing to the issuer of this policy during the cancellation period. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

### Cancellation outside the statutory period

You may cancel this policy at any time after the cancellation period by writing to the issuer of this policy. If you cancel after the cancellation period no premium refund will be made.

### Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

## Policy excess

Under some sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each person insured, for each section, for each incident. The amount you have to pay is the excess.

## Premiums

**All premiums include Insurance Premium Tax at the current rate.**

## Summary of cover

The following is only a summary of the main cover limits and you should read the policy document for the full terms and conditions.

Section & Cover	Sum insured per person	Excess per person (unless otherwise shown)
A. Cancellations charges or curtailment	£5,000	£50 (£15 loss of deposit) for trips under £100
B. Medical Expenses UK Repatriation expenses Curtailment	£5,000,000 £1,500 £5,000	£50 £50 £50 (£15 loss of deposit) for trips under £100
C. Personal Accident	£15,000 (subject to age)	Nil
D. Delayed departure Travel delay  Missed Departure	£30 first 12 hour period and £30 each subsequent 12 hours to maximum of £150 £1,000	Nil  Nil
E. Personal Effects Single item limit Valuables Limit Delayed baggage Loss of passport	£2,000 £200 £200 £150 £250	£50   Nil
F. Personal liability	Up to £2,000,000	Nil
G. Legal expenses	Up to £25,000	Nil

### Significant or unusual limitations or what is not covered

1. The cover under this policy is only available to United Kingdom residents for travel within the Geographical limits contained in this policy and which begins and ends in the United Kingdom. Repatriation will be to the United Kingdom only.
2. Cover is only available for the whole duration of a booked trip to a maximum 31 consecutive days, and cover cannot be purchased once a trip has already begun.
3. The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each insured person.
4. If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure you get a copy of the Police report. Failure to comply may result in your claim being rejected or the amount of any relevant claim reduced.
5. You are not covered for valuables, your passport or visa if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
6. Stolen property: You are not covered for baggage stolen from:
  - a) an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
  - b) the passenger compartment of any unattended vehicle.

Please refer to the policy terms & conditions for a full list of exclusions.

**All details correct as at date of print but subject to change without notice.**