

## HOLIDAY TRAVEL INSURANCE 2021

A client holiday travel insurance scheme is available to eligible passengers travelling on our holidays which is arranged by Wrightsure Services (Hampshire) Ltd and underwritten by ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE (GLISE). Great Lakes Insurance SE is a German insurance company with its headquarters at Koniginstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority, registration number 769884

ERGO Travel Insurance Services Ltd is registered in the UK, company number 11091555. Registered office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ Authorised and regulated by the Financial Conduct Authority, register number 805870.

Details about the extent of GLISE's authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available on request.

Wrightsure Services (Hampshire) Ltd is authorised and regulated by the Financial Conduct Authority (their registration number is 311394) and is permitted to advise on and arrange general insurance contracts. You can check these details online using the Financial Services Register (accessible from <https://register.fca.org.uk>) or by contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768

If you DO NOT wish to take advantage of the complimentary travel insurance offered with our holidays, please tick the relevant box on the Booking Form. Should you wish to use your own travel insurance that is not with C & J Tours Ltd you will be required to show proof of your insurance and complete the Insurance Disclaimer Form on the reverse of the Booking Form in this brochure.

If you do not have travel insurance and require our assistance whilst on tour, we reserve the right to reclaim from you any medical, repatriation and any other expenses which we incur on your behalf which would otherwise have been met by insurance.

If our chosen insurance provider, Wrightsure Services (Hampshire) Limited are unable to offer you the travel insurance cover you require because you have serious medical conditions, you may be able to get help by accessing the Money and Pensions Service travel directory or by calling 0800 138 777 (lines are open Monday to Friday, 8am to 6pm).

### DEMANDS & 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 Mayday Assistance Ltd. 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.**

<i>COVER</i>	<i>SUM INSURED</i>	<i>EXCESS</i>
Cancellation	Up to £1,500	Holidays 3 days duration or less – NIL Excess. Holidays 4 days duration and over - £50/£15 in respect of Loss of Deposit claims.
Personal Accident	Up to £15,000 Death and corresponding Benefits £15,000. Death Benefit limited to £7,500 if aged 70 / £1,000 if aged 18 at time of travel.	No Excess
Medical Expenses including repatriation (only applicable to travel outside of the UK)	Up to £2,000,000	£35
Additional Travelling Expenses – U K	Up to £2,500	£35
Medical Confinement Benefit	£10 per 24 hours up to £100 UK £15 per 24 hours up to £450 Channel Islands & Europe.	No Excess
Curtailement	Up to £1,500	£35
Personal Property including money	Up to £1,500 in all. Single Article Limit £200/Valuables£200/Valuables£400/Personal Money up to £200 (age restrictions apply)/Delayed Baggage (after 12hours) up to £100	Personal Property & Money £35 Delayed baggage - Excess 12 hours
Loss of Passport	Up to £200	No Excess
Missed Departure	Up to £100 UK & £300 Europe	No Excess
Travel Delay	Travel Delay up to £60 Cancellation (holiday abandonment) up to £1,500	Travel Delay Excess – 12 hours Holiday abandonment excess as per cancellation
Personal Liability	Up to £2,000,000	No Excess
Legal Expenses	Up to £25,000	No Excess
Covid-19	As per cancellation & medical section	As per cancellation & medical section

## HEALTH CONDITIONS

We shall not be liable for claims WHERE AT THE TIME OF TAKING OUT THIS POLICY AND BETWEEN THAT TIME AND YOUR DEPARTURE:

- 1) You are aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim (for example, the state of health of a Close Relative, Business Associate or any person on whom Your travel plans depend).
- 2) The Insured Person whose medical condition gives rise to a claim:
  - a) Is receiving, or on a waiting list for, surgery, in-patient treatment or investigations in a hospital, clinic or nursing home.
  - b) Is travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.
  - c) Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad.
  - d) Has been given a terminal prognosis.

**Please note:** If you are on medication at the time of travel, **Your** medical condition(s) must be stable and well controlled.

If you are travelling **outside** of the UK **You** must notify the Change in Health helpline immediately if a change in health occurs (including any change to medication) between the date this policy is issued and your scheduled date of departure.

## 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.

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

- Any costs of repatriation or evacuation as a result of **YOU** taking part in any excluded Hazardous Activities and Sports including dangerous expeditions or from an area which is considered by Insurers to be a War Risk or Civil Hazard Area.
- Loss of or damage to money and valuables whilst left unattended or in/from luggage in transit.
- Loss of or damage to telecommunications and motor vehicle related equipment and accessories.
- Travel against the advice of the carrier, or any other public transport provider, the Foreign Office or the World Health Organisation.
- Any insurance event arising from **You** being the driver, rider or passenger of a quad bike, all-terrain vehicle or motorcycle when the insured person is not wearing a crash helmet, whether legally required locally or not.
- Claims arising from any epidemic or pandemic as declared by the World Health Organisation. (This exclusion does not apply to Section 9)

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.

### Protecting your information

We will only use your personal details in line with our Privacy Notice. This can be found on our website or is available in hard copy format upon request and you should read this carefully and contact us immediately if you have any queries. Your personal information includes all of the details you have given us to process your insurance policy (we will not ask for more information than is necessary). We may share your data with Third Parties for the provision and ongoing performance of your insurance policy. Your data may be transferred outside the UK. All of the personal information you supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

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We do not charge fees for our insurance related services however, we and Wrightsure Services (Hampshire) Limited may receive some form of remuneration in relation to the arrangement of insurance.