



## HOLIDAY TRAVEL INSURANCE

A client holiday travel insurance scheme is available to all eligible passengers travelling on our holidays which is arranged by Wrightsure Services (Hampshire) Limited and currently underwritten by **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.fca.org.uk) to undertake insurance business in the UK.

With effect from 1st January 2020, our client holiday travel insurance will be underwritten by Great Lakes Insurance SE (GLISE). Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 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.

Our client holiday travel insurance policies will, from the 1st January 2020, be administered by ERGO Travel Insurance Services Ltd (ETI): Registered in the UK, company number 11091555. Authorised and regulated by the Financial Conduct Authority, register number 805870 and registered office: Plantation Place, 30 Fenchurch Street London, EC3M 3AJ.

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

Wrightsure Services (Hampshire) Ltd is authorised and regulated by the FCA (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 1116768.

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 Mayday 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.

### HEALTH CONDITIONS

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

- 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).
- The Insured Person whose medical condition gives rise to a claim:
  - Is receiving, or on a waiting list for, surgery, in-patient treatment or investigations in a hospital, clinic or nursing home.

- Is travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.
- Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad.
- 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.

### 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.

### SIGNIFICANT EXCLUSIONS

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, 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.

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.

Mr J Stewart t/as Aberfeldy Motors is an Appointed Representative of Wrightsure Services (Hampshire) Limited who are authorised and regulated by the FCA (their registration number is 311394) and which is permitted to advise on and arrange general insurance contracts. You can check these details online using the Financial Services Register (accessible from [www.fca.org.uk](http://www.fca.org.uk)) or by contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768.

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.

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 and Cover	Benefit (up to)	Excess
Cancellation and Curtailment/Loss of Deposit	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)
Travel Delay and Disruption		
– Delay	£20 per 12 hours (max £60)	Nil
– Abandonment after 12 hours	£1500	As per Cancellation
– Missed departure	£100 UK / £300 EU	Nil
Emergency Medical and Repatriation Expenses		
– Hospital confinement benefit UK	£2,000,000 EU/(£2,500 UK)	£35
– Hospital confinement benefit outside the UK	£10 per 24hrs (max £100)	Nil
– Funeral expenses and body repatriation	£15 per 24hrs (max £450)	Nil
– Emergency Dental Treatment	£5,000 EU/£1,500 UK only	£35
– Taxi fares	£250	£35
– Taxi fares	£1,000	£35
Personal Accident		
– Death (aged over 18)	£15,000	Nil
– Death (under 18)	£1,000	
– Death (age 70 or over)	£7,500	
– Permanent total disablement	£15,000	
– Loss of limb(s) or total and irrecoverable loss of sight	£15,000	
Personal effect and money		
– Single item limit	£1,500	£35
– Valuables limit	£200	
– Personal money	£400	
– Cash	£200	£35
– Loss of passport / travel documents	£200 (£50 under 18)	£35
– Loss of passport / travel documents	£200	Nil
Luggage Delay	£50 per 12 hours (minimum 12 hours – max £100)	Nil
Personal Liability	£2,000,000	Nil
Legal Costs and Expenses	£25,000	Nil

Burnside Garage, Aberfeldy, Perthshire, PH15 2DD

Telephone: 01887 820 433

Email: [aberfeldymotors@btconnect.com](mailto:aberfeldymotors@btconnect.com)

[www.aberfeldycoaches.co.uk](http://www.aberfeldycoaches.co.uk)

