

## **HOLIDAY TRAVEL INSURANCE**

Wrightsurre Client Holiday Travel Insurance is available for all eligible passengers travelling on our holidays which is arranged by Wrightsure Services (Hampshire) Limited, underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd. AWP Assistance UK Limited is registered in England (registration number 1710361). Registered office PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS. AWP Assistance UK Limited are authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the [FCA's website](#).

Wrightsurre 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 1116768.

Should you wish to take out this travel insurance please opt in on your holiday booking form.

## **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 Allianz Assistance. 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.

COVER	SUM INSURED	EXCESS
Cancellation	Up to £1,500	£50*
Travel Delay	Travel Delay up to £75  Cancellation (holiday abandonment) up to £1,500	Travel Delay Excess = 12 hours  £50**
Missed Departure	Up to £100 in England, Scotland, & Wales/£300 for Northern Ireland, Isles of Scilly, Channel Islands & Europe	Nil
Personal Accident	Up to £15,000 Death and corresponding Benefits limited to £5,000 in respect of persons aged 66 and over at time of travel	Nil
Medical & Other Expenses (including Curtailment & Repatriation.)	Up to £2,000,000 outside of the UK. Dental treatment limited to £350, additional travel accommodation and repatriation expenses if you are hospitalised or have to stay in beyond your return date. Trips solely within the UK are limited to £1,500 and to £300 for additional travelling expenses.	£50***
Funeral Expenses Abroad	£1,000	
Taxi Fares & Telephone Calls	£100	
Medical Confinement Benefit	£10 per 24 hours up to £100 UK  £20 per 24 hours up to £500 Channel Islands & Europe	Nil
Curtailment	Up to £1,500	
Personal Property Including Money	Up to £1,500 in all. Single Article Limit £200/Valuables £300 Personal Money up to £200 Delayed Baggage (after 12 hours) up to £100	£50  £50 Nil
Loss of Passport	Up to £200 including loss or theft of visa	Nil
Missed Departure	Up to £100 UK & £300 Europe	
Personal Liability	Up to £2,000,000	Nil
Legal Expenses	Up to £25,000	Nil

\* Excess only applies for cancellation of a journey over three days in duration (Nil for Loss of Deposit).

\*\* Excess only applies for abandonment of a journey over 3 days duration.

\*\*\* Nil excess for curtailment of a journey up-to and including 3 days duration.

## HEALTH DECLARATION AND HEALTH EXCLUSIONS

**If you are only travelling within the UK, Channel Islands or Isle of Man during your journey, it is a condition of this policy that you can comply with the following: -**

- 1) You are fit to travel and undertake your planned journey.
- 2) Following any claim investigation, your doctor confirms they would have agreed with or recommended your travel plans when you took out this insurance, booked your journey or at the time you travelled (whichever is later).
- 3) You are not travelling with the purpose of having medical treatment or a consultation.
- 4) You are not awaiting the outcome of any medical tests or an appointment at a medical facility for any medical investigations.

### **For travel outside of the UK**

You will not be covered for any claims arising as a direct or indirect result of an existing medical condition if, in the 12 months before taking out this insurance or booking your journey (whichever is later), if you: -

- 1) Were referred for tests, investigations, treatment or surgery, or were awaiting the results of any referral.
- 2) Attended or were due to attend a hospital or clinic as an outpatient or inpatient received treatment or saw a medical practitioner for a medical condition.
- 3) Were prescribed medication.

Unless the condition(s) has (have) been declared to and accepted by us in writing. You should contact the Medical Screening Team by calling 023 9241 9063 if

- You need to declare a medical condition;
- You are unsure whether a medical condition needs to be declared or not.

If we are unable to cover a medical condition, this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

### **Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey**

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a travelling companion, someone you were going to stay with, a close relative or a business associate if at the time your policy was issued: -

- You were aware they had undiagnosed medical condition(s) for which they were awaiting tests, investigations or the results of these.
- You were aware that their medical condition(s) were unstable, were likely to get worse in the next 12 months or they had been diagnosed as having a terminal condition.

If our chosen insurance provider, Wrightsure Services (Hampshire) Limited are unable to offer you the travel insurance cover you require, or your premium is higher than you expected 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 7777 (lines are open Monday to Friday, 8am to 6pm).

## SIGNIFICANT EXCLUSIONS

### RESIDENCY

If you or anyone else named on this policy has not been a resident in the UK for more than 12 months, or if studying or working in the UK for more than 6 months, before the policy was issued, this policy cannot cover you.

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

- ✓ Any existing medical conditions unless they have been declared to (where appropriate) and accepted by the insurer.
- ✓ Your participation in any organised sports or dangerous activities unless they have been declared to and accepted by the Insurer.
- ✓ Suicide, self-injury or deliberately putting yourself at risk (unless you are trying to save another person's life).
- ✓ Travel against the advice of the carrier, any other public transport provider, the Foreign Office or the World Health Organisation.
- ✓ Any manual work or hazardous occupation undertaken during the insured trip.
- ✓ The bankruptcy/liquidation of the tour operator, travel agent or transportation company with whom you have booked your trip.
- ✓ An epidemic or pandemic, except as expressly covered under section 1 (Cancellation) & Section 5 (Medical & other Expenses).

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information. Full details are contained within your policy information.

### How to make a claim

All claims should be made direct to Allianz Assistance. Please visit the website [www.azgatravelclaims.com](http://www.azgatravelclaims.com). This will lead you to insurers online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site. Alternatively, please phone and ask for a claim form or write to: Allianz Assistance Travel Insurance Claims Department, PO Box 451, Feltham TW13 9EE, telephone 0208 603 9958 or email [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk)

### 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.

Shaws of Maxey are 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 be contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768.

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