

HOLIDAY INSURANCE

This holiday insurance policy includes cover if you receive a positive COVID-19 diagnosis within 14-days of your scheduled departure date or and have to cancel your trip. Cover also includes non-UK medical treatment and additional accommodation, repatriation and travel expenses if you are diagnosed with COVID-19 during your trip.

This is arranged by Travel & General Insurance Services Limited 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 Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Firm Reference Number 769884. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. 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 Financial Conduct Authority's website. ERGO Travel Insurance Services Ltd (ETI): registered in England and Wales, company number 11091555. Authorised and regulated by the FCA, register number 805870 and registered office: 10 Fenchurch Avenue, London, EC3M 5BN. Details about the extent of GLISE's authorisation and regulation by the PRA, and regulation by the FCA are available on request.

It is a condition of booking that you take out a holiday insurance policy for trips outside of the United Kingdom, again it doesn't have to be the policy that we offer you.

Should you wish to take out this holiday insurance please include the appropriate premium when booking your holiday.

INSERT SINGLE TRIP & FREQUENT TRAVELLER RRP's HERE. PLEASE MAKE NOTE THAT INCLUDING INSURANCE PREMIUM TAX (IPT)

DEMANDS AND NEEDS

This insurance policy will suit the demands and needs of an individual or group (where applicable) who have no excluded pre-existing medical conditions, are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen events detailed in the cover section below. Subject to the terms, conditions and maximum specified claim limits.

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.

Summary details of the insurance covers provided, which also includes 24-hour medical emergency service provided by Towergate Assistance, are detailed below. Full details of the key benefits, conditions and exclusions will be included in the Policy Booklet, Table of Benefits and Insurance Product Information Document (IPID), copies of which will be sent to you with your confirmation of booking. In any event you may ask for specimen copies of these before booking should you wish to examine this in advance.

SECTION OF COVER	MAXIMUM SUM INSURED / BENEFIT LEVEL PER PERSON	EXCESS PER PERSON
Emergency Medical & Repatriation Expenses	£2,000,000 sub-limited as follows: <ul style="list-style-type: none">£350 Emergency Dental Expenses – Pain Relief Only (Isle of Man, Channel Islands & Europe)£1,000 Local Funeral Expenses (Isle of Man, Channel Islands & Europe)£100 Emergency Telephone Calls & Taxi Fares£300 Additional Travel Costs (United Kingdom)£10 per 24-hours up to £100 Hospital Benefit (United Kingdom)£15 per 24-hours up to £450 Hospital Benefit (Isle of Man, Channel Islands & Europe)£50 per 24-hours up to £500 Mugging Benefit£50 United Kingdom Prescription Charges£300 United Kingdom Physiotherapy & Chiropractic Care	<ul style="list-style-type: none">Nil Emergency Telephone Calls & Taxi FaresNil Hospital BenefitNil Mugging BenefitNil United Kingdom Prescription ChargesNil United Kingdom Physiotherapy & Chiropractic Charges£50 All Other

		Claims
Cancellation	£1,500 (United Kingdom, Isle of Man, Channel Islands & Europe)	<ul style="list-style-type: none"> • Nil Loss of Deposit • £50 Cancellation
Curtailment	£1,500 (United Kingdom, Isle of Man, Channel Islands & Europe)	£50
Personal Accident	£15,000 (subject to age)	Nil
Personal Possessions	£1,500	£50
Personal Money	£200, sub-limited as follows: <ul style="list-style-type: none"> • £50 Children under 16-years as at date of incident 	<ul style="list-style-type: none"> • Nil Children • £50 All Other Claims
Passports & Other Documents	£200	Nil
Delayed Baggage	£100 (after 12-hours delay)	Nil
Missed Departure	<ul style="list-style-type: none"> • £200 (England, Scotland, Wales & Isles of Scilly) • £800 (Northern Ireland, Isle of Man, Channel Islands & Europe) 	Nil
Travel Delay & Abandonment	<ul style="list-style-type: none"> • £20 for first 12-hours and then £10 for each subsequent 12-hours delay up to £60 Delay Benefit (United Kingdom, Isle of Man, Channel Islands & Europe) • £1,500 (United Kingdom, Isle of Man, Channel Islands & Europe) increasing to £3,500 (Worldwide) after a delay of 12-hours Abandonment 	<ul style="list-style-type: none"> • Nil Delay Benefit • £50 Abandonment
Personal Liability	£2,000,000	Nil
Legal Expenses	£25,000	Nil
COVID-19 Cover	<ul style="list-style-type: none"> • £1,500 (United Kingdom, Isle of Man, Channel Islands & Europe) Cancellation • £1,500 (United Kingdom, Isle of Man, Channel Islands & Europe) Curtailment • £1,000,000 Emergency Medical & Repatriation Expenses (outside of the United Kingdom); sub-limited to: <ul style="list-style-type: none"> • £30 per 24-hours up to £300 Confinement to Holiday Accommodation (following a positive COVID-19 test result) 	<ul style="list-style-type: none"> • £50 Cancellation • £50 Curtailment • £50 Emergency Medical & Repatriation Expenses • Nil Confinement Benefit

RESIDENCY

The cover under this policy is only available to United Kingdom residents being defined as: Any person who has an address in the United Kingdom, has lived in the United Kingdom for at least 6 of the last 12 months, and is registered with a General Practitioner in the United Kingdom.

HEALTH CONDITIONS

IF YOU ARE TRAVELLING WITHIN THE UNITED KINGDOM

Please consider the following questions in relation to you, anyone to be covered by this policy, or any colleague:

1. Are you aware of any reason why your trip could be cancelled or cut short, such as your health or the health of a relative or colleague or someone with whom you are going to travel or stay?
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 investigation or treatment for any bodily injury, illness or disease as a hospital day case or in-patient or have an undiagnosed condition or set of symptoms?

If you answer YES to any of the above 4 questions, then your pre-existing medical conditions will not be covered by this policy and we are unable to extend the cover to do so. If you are within Your 14-day cooling off period and you decide this policy is no longer suitable for your needs, You may be entitled to a full refund of the premium paid. Please contact us to discuss this further.

If you answer NO to the above 4 questions, then please also proceed to questions 5 and 6 below to complete the assessment.

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) Your GP, or
 - b) a registered mental health professional (e.g. if you are under the care of a Community Mental Health Team), or
 - c) a consultant specialising in the relevant field?

If you answer YES to question 5 and 6 above, then you do not need to contact us with details of your pre-existing medical conditions, and your insurance policy's standard terms, conditions and exclusions will apply.

If you answer NO to question 5 or 6 above, then your pre-existing medical conditions will not be covered by this policy and we are unable to extend the cover to do so. If you are within Your 14-day cooling off period and you decide this policy is no longer suitable for your needs, you may be entitled to a full refund of the premium paid. Please contact us to discuss this further.

IF YOU ARE TRAVELLING OUTSIDE OF THE UNITED KINGDOM

Please consider the following questions in relation to you, anyone to be covered by this policy, or any colleague:

1. Have you had a medical condition that you presented to your GP or other medical professional within the last 12 months?
2. Are you taking prescribed medication?
3. Do you have, or have you had any medical condition that is still requiring periodic review?
4. Are you awaiting any tests, treatment, investigation, referral or the results of these or have an undiagnosed condition or set of symptoms?

If you answer YES to any of the above 4 questions, please contact MediScreen on 0344 892 1698 to discuss extending cover for your health conditions. If we can extend cover, we may charge an additional premium for doing so. Your pre-existing medical conditions will not be covered, unless you tell us about them and we accept them in writing, and your policy may be cancelled, or your claim rejected or not fully paid.

MediScreen's office hours are 9am to 5pm Monday to Thursday and 9am to 4pm Friday excluding Bank Holidays.

CHANGES IN HEALTH

Important note: this applies to all destinations, including trips solely within the United Kingdom. You must also notify MediScreen immediately on 0344 892 1698 if there is any change in your medical circumstances between the date you first purchased your insurance policy and the date your holiday is due to begin. If you do not take the appropriate action, or if you withhold information which we should reasonably be made aware of when considering the provision of cover, then your policy may be cancelled, or your claim rejected or not fully paid. If we can extend cover, we may charge an additional premium for doing so.

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 70 consecutive days for single trip policies, reduced to 31-days any one trip for frequent traveller policies, 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. You are not covered for personal possessions:
 - a. left out of sight or out of your personal control in a public place where you are not in a position to prevent unauthorised interference with your property e.g. station, airport, restaurant, beach, etc.

- b. from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and valuables from an unattended vehicle at any time.
- 7. Any epidemic or pandemic as declared by the World Health Organisation (WHO).
- 8. Claims arising from or related to any coronavirus including but not limited to COVID-19 or any related / mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 Cover section.

COOLING OFF PERIOD

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 receipt of the policy documents or before departure, whichever is less, to cancel the policy and receive a full refund of your premium.

Acklam's Leisure Limited is an appointed representative of Travel & General Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority (their registration number is 304788) and which is permitted to advise on and arrange general insurance contracts as an intermediary.