

TRAVEL INSURANCE

Travel Insurance Premiums Per Person (Includes IPT)

(Subject to change)

LENGTH OF TRIP	UK COACH Inc. ISLE OF MAN	EUROPE COACH inc. REPUBLIC OF IRELAND	CHANNEL ISLANDS BY AIR	CHANNEL ISLANDS BY SEA	ISLES OF SCILLY
3 DAYS	£17.00				
4 DAYS	£22.00	£39.00			
5 DAYS	£27.00	£50.00			
6 DAYS	£31.00	£53.00			£50.00
7 DAYS	£35.00	£56.00	£71.00	£56.00	
8 DAYS	£40.00	£58.00	£73.00		
9 DAYS	£43.00	£59.00			
10 DAYS	£45.00	£61.00			
11 DAYS	£47.00	£90.00			

Summary of Cover

HOLIDAY TRAVEL INSURANCE

Woods Travel Ltd/Woods Holidays Ltd Travel Insurance is available for all 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 Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd. AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority. AWP Assistance UK Ltd and Wrightsure Services (Hampshire) Ltd are authorised and regulated by the Financial Conduct Authority (FCA). Wrightsure Services (Hampshire) Limited 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 Allianz Global 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	Holidays of 1 days duration Nil Excess. Holidays 2 days duration and over £100/£25 in respect of Loss of Deposit claims
Personal Accident	Up to £10,000 Death and corresponding Benefits limited to £5,000 in respect of persons aged 66 and over at time of travel	NIL
Medical Expenses including Repatriation (only applicable to travel outside of the UK)	Up to £1,000,000	£100
UK Additional Travelling Expenses	Up to £1,500	£100
Medical Confinement Benefit	£10 per 24 hours up to £100 UK £15 per 24 hours up to £450 Channel Islands & Europe	NIL
Curtailment	Up to £1,500	£100
Personal Property Including Money	Up to £1,500 in all. Single Article Limit £200/Valuables £200 Personal Money Up to £200 Delayed Baggage (after 12 hours) Up to £100	Personal Property & Money £35 Delayed Baggage – Excess 12 hours
Loss of Passport	Up to £200	NIL
Missed Departure	Up to £100 UK & £300 Europe	NIL
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 £1,000,000	NIL
Legal Expenses	Up to £25,000	NIL

HEALTH DECLARATION AND HEALTH EXCLUSIONS

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.

You are not required to declare your medical conditions. However, to be covered for any medical conditions you have or have had, you must be able to answer YES to all of the questions 1 to 5 below and if you are travelling to Europe, you must also be able to answer YES to question 6.

At the time of taking out this insurance: -

- You are not aware of any reason why the journey could be cancelled or cut short.
- You are not travelling:
 - Against the advice of a medical practitioner
 - For the purpose of obtaining medical treatment
 - If you have been given a terminal prognosis.
- You are not receiving or awaiting treatment for any bodily injury, illness or disease as a hospital day case or in-patient.
- If you are on medication at the time of travel your medical condition is stable and well controlled.
- If you suffer from stress, anxiety, depression or any other mental or nervous disorder, it must be investigated and diagnosed as such 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, who has confirmed in writing (at your cost) that you are fit enough to take this journey.

Applying to travel in Europe

- If you are undergoing medical treatment as a hospital out-patient at the date the final balance of the journey is due to be paid, you must obtain a certificate of fitness at your own cost, confirming you are fit to undertake the entire journey.

If you answer NO to any of the questions 1 to 6 the medical condition(s) that caused you to answer NO will not be covered.

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.

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 Global Assistance.

Please visit the website www.azgatravelclaims.com. This will lead you to our 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 Global Assistance Travel Insurance Claims Department, PO Box 451, Feltham TW13 9EE, telephone 0208 603 9958 or email 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.

Woods Travel Ltd/Woods Holidays Ltd 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) or by contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768.