

Travel insurance is a vital aspect to booking a holiday, giving you protection against unforeseen circumstances that could otherwise spoil your holiday. It is important that you purchase travel insurance that properly covers your participation in whatever activities you may undertake at the time that you make your booking. To assist you with this, we have arranged competitive travel insurance from Travel & General Insurance Services Limited to specifically meet your needs on your holiday.

The schedule of cover below sets out a summary of the cover provided by our tailored insurance.

Fenn Holidays Limited is an Appointed Representative of Travel & General Services Limited who is authorised and regulated by the Financial Conduct Authority, full details can be found at www.fca.org.uk

SECTION OF COVER	MAXIMUM SUMS INSURED AND / OR BENEFITS PER PERSON	MAXIMUM EXCESS PER PERSON
Cancellation	£1,500	£12.50 UK, Channel Islands, Isle of Man & Republic of Ireland / £20 Europe Loss of Deposit £50 Cancellation
Delayed Departure	£60 Delayed Travel £1,500 Northern Ireland, Isles of Scilly, Isle of Man, Channel Islands & Europe Holiday Abandonment	Nil Delayed Travel £50 Holiday Abandonment
Missed Departure	£100 England, Scotland & Wales £400 Northern Ireland, Isle of Man, Channel Islands & Europe	Nil
Personal Accident	£10,000 (subject to age)	Nil
Medical & Other Expenses (including Curtailment)	£5,000,000 Non-UK Medical & Other Expenses £1,000 UK Additional Accommodation & Repatriation Expenses £1,500 Curtailment	£12.50 UK Additional Accommodation & Repatriation Expenses £50 Medical & Other Expenses (including Curtailment)
Hospital Benefit	£100 UK £600 Non-UK	Nil
Baggage & Personal Money	£1,000 Baggage £400 (subject to age) Personal Money £100 Delayed Baggage	Nil Delayed Baggage £50 Baggage & Personal Money
Loss of Passport and / or Visa Expenses	£200	Nil
Personal Liability	£1,000,000	Nil
Legal Expenses	£25,000	Nil

HEALTH CONDITIONS

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.

If you are travelling within the UK 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 NO to questions 1. to 4. and YES to questions 5. and 6. a) and b) below:

1. Are you aware of any reason why the trip could be cancelled or cut short (such as the health of a close relative)
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 treatment for any bodily injury, illness or disease as a hospital day case or in-patient.
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) 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.

If you are travelling outside of the UK you must telephone MediScreen on 0344 892 1698 if anyone to be covered by this policy, or any person upon whose health the trip depends:

1. Has or has had a medical condition (excluding childhood and minor ailments not requiring treatment).
2. Is taking prescribed medication.
3. Has or has had any medical condition still requiring periodic review.
4. Is awaiting any tests, treatment, investigation, referral or the results of these.

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

You must notify MediScreen immediately of any changes in medical circumstances arising between the date the policy is issued and the time of departure for the trip. You may have to pay an additional premium to cover your medical conditions. This applies to all destinations including trips solely within the United Kingdom (being defined as England, Scotland, Wales, Northern Ireland and the Isles of Scilly).

A policy document that fully defines the cover, conditions and exclusions will be sent to you with your booking confirmation. When you receive your policy, please take the time to read it carefully to ensure you understand what is and what is not covered, and that all activities that you may wish to participate in are included. If it does not meet your requirements, please return the policy, proof of premium and any other relevant documentation to us within 14 days of receipt and we will refund the premium in full, provided you have not travelled or made a claim.

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 31 consecutive days, 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. Stolen property: You are not covered for baggage stolen from:
 - a. an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - b. the passenger compartment of any unattended vehicle.