

IMPORTANT NOTICE

Since publication of our 2020 brochure, our supplier of Travel Insurance has changed. With effect from the 1st January 2020 our Coach Holiday Travel Insurance is provided by Travel & General Insurance Services Limited in conjunction with Wrightsure Service (Hampshire) Limited.

Please read the Policy document carefully upon receipt (a specimen copy is available upon request) to ensure the cover provided meets your requirements. Should the policy not be suitable for any reason, you can return the policy to us within 14 days of purchase for a full refund providing you have not already travelled and no claims are pending.

A brief synopsis of the cover provided is detailed below.

HOLIDAY TRAVEL INSURANCE

CITO Client Holiday Travel Insurance is available for all eligible passengers travelling on our holidays which is arranged by Travel & General Insurance Services Limited in conjunction with 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 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). Both Travel & General Insurance Services Limited and Wrightsure Services (Hampshire) Limited are 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.

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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 £2,000	£75 (Nil in respect of Loss of Deposit claims)
Personal Accident-	Up to £10,000	No excess
Medical Expenses including Repatriation	Up to £1,000,000	£75
Additional Travelling Expenses (UK)	Up to £1,500	£75
Medical Inconvenience Benefit	£10 per 24 hours up to £100 United Kingdom £15 per 24 hours up to £450 Channel Islands & Europe	No Excess
Curtailment	Up to £2,000	£75
Personal Property (Including Money)	Personal Property - up to £1,500. Single Article Limit £200/Valuables limit £200. Personal Money £200 & Delayed Baggage up to £100	Personal Property & Money £75 Delayed Baggage - Excess 12 hours
Loss of Passport	Up to £200	No Excess
Missed Departure	Up to £100 UK & £300 Europe	No Excess
Travel Delay	Travel Delay up to £60 Cancellation (holiday abandonment) up to £2,000	Travel Delay Excess 12 hours Holiday abandonment Excess as

		per Cancellation
Personal Liability	Up to £1,000,000	No Excess
Legal Expenses	Up to £25,000	No Excess

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 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 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.

Fenn Holidays Limited. are an Appointed Representative of Travel & General Insurance Services Limited who are authorised and regulated by the FCA (their registration number is 304788) 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 be contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768.