



Travel Insurance

Whether you're off on one of our Tailor-made holidays, short breaks, group tours, skiing trips or package holidays, taking out travel insurance is absolutely essential. This policy arranged by Endsleigh Insurance Services Ltd. will give you complete peace of mind on both leisure and business trips. We are able to offer three different types of insurance:

Single Trip

This policy is designed to allow you to travel with all the vital cover needed for your trip at an economical premium.

Annual Multi-Trip

If you travel more than once a year, this could be the most flexible and cost effective way to buy insurance. There is no limit to the number of trips taken (as long as each one doesn't exceed 42 days) most sports and activities are included for no extra charge.

IMPORTANT NOTES:

The insurance details shown here are only available for purchase by UK residents.

Insurance through this scheme is only available when purchased together with flights and/or hotel accommodation, or when purchased with touring packages.

Special features

- Unique "on the spot" claims payment service. If you have the unfortunate experience of having to claim for medical expenses whilst on your holiday we are able to offer you an instant claims payment service through an international network of Assistance Branches, plus a 24 hour English speaking world-wide medical hot line.
- Many sports and activities included automatically at no extra premium. Winter sports on Multi-Trip only.
- If you are aged 66 or over the death and personal accident benefits are excluded.
- Children under 2 – free but must be listed.
- Any person under 18 is charged at 50% of the individual rate (or under 23 if in full time education).

Sports and activities automatically included

The following sports and activities are automatically included if you undertake them on an occasional basis:

• activity centre holidays • american football • archery • ballooning* • BMX biking • bungee jumping* • canoeing • casual work (including manual) • cycling • farm holidays • football • gliding* • hang gliding* • high diving (platform only) • hiking • hockey (field only) • horse riding • jetskiing • marathon/triathlon • martial arts • microlighting* • motorcycling • mountain biking • outward bound • parachuting* • paragliding* • parasailing* • potholing/caving (as part of a group) • powerboating as a passenger • rugby • safaris • sail boarding • sailing • scrambling • scuba diving to 30m • show jumping • skiing and snow boarding (on piste only)* • skin diving • sky diving* • snorkelling • surfing • water skiing • white water boating/rafting/canoeing/kayaking • wind surfing • yachting (in territorial waters)

Activities identified * include medical expenses cover, but exclude personal accident and lump sum benefits.

The following dangerous sports are excluded from this policy:

• base jumping • big foot skiing • bobsleigh/skeleton/luge • bouldering • canyoning • cliff diving • competitions • expeditions or trekking • free climbing • glacier crossing • heliskiing • hunting or shooting of any kind • ice caving • ice hockey • motor rallying • mountaineering or outdoor rock climbing • overlanding • piloting an aircraft • polo • power boating • professional sports • safaris using guns • scuba diving over 30m • ski acrobatics • skiing off piste • ski jumping • ski stunting • snow mobiles/skidoos • snow shoeing • solo pot holing • solo rock climbing • solo sea sailing • speed skating • stunt flying and aerobatics • tobogganing • yachting out of territorial waters

This policy is arranged by Endsleigh Insurance Services Limited with Goudae Verzekerings Maatschappij N. V. (incorporated in the Netherlands with limited liability) members of the Association of British Insurers and the Insurance Ombudsman Scheme.

A specimen policy is available on request. The policy is governed by English Law and it contains full details of the procedure to follow in the event of any complaint. Endsleigh Insurance Services Limited are an independent intermediary under the ABI Code of Practice and fully comply with its provisions.

Principle exclusions

General

- The first E40 of each claim with the exception of the liability, air rage, travel delay and personal accident and injury benefits.
- Any expenses which you would have incurred in the normal course of your trip.
- Any consequence arising directly or indirectly from the transmission of the Human Immunodeficiency Virus (HIV) and/or HIV any related illness.
- Any claim arising from suicide, self injury, alcohol or drugs or any wilful exposure to needless peril.
- War risks, Terrorism, Riot & Civil commotion.

Medical and personal accident

- Pregnancy or childbirth.
- Any treatment that could reasonably be delayed until your return home.
- Cosmetic surgery, chiropractic treatment, osteopathy or vaccinations.
- Any expenses incurred in the UK.
- Mental or nervous illnesses.
- If you travelled against the advice of a medical practitioner.
- Any condition for which diagnosis or treatment has been received during the previous twelve months.

Luggage

- Any single item worth more than E300 and total valuables of E350.
- Sports equipment in use.
- Valuables unattended unless left with a travelling companion.
- Cycles and contact lenses.

Liability

- Liability for business or professional activity.
- Any claim related to dangerous sports (for a full list please see above).
- Control or use of motorised vehicles, watercraft or aircraft.

Cancellation

- You failing to allow sufficient time to reach your UK departure point.

Hijack/hostage

- Claims for being a hostage unless you have been missing for more than 1 month.

Benefits of your comprehensive travel policy

1 medical expenses	
A – All Medical Emergencies including repatriation	unlimited
B – Emergency Dental Treatment	£500
C – Getting someone out to you	£5,000
D – Funeral Costs Abroad	£2,000
E – Hospitalisation Benefit	£15 per day up to a max. of £300
2 personal accident & injury benefit	
Permanent total disablement	£40,000
3 personal belongings, luggage and travel documents	
A – Luggage (overall limit)	£1,500
i) Cash limit	£200
ii) Money total limit	£300
iii) Single article limit	£300
iv) Valuables (total)	£350
B – Passports, Tickets and Passes	£500
C – Luggage Delay	£100
4 cancelling your trip or cutting it short	
A – Cancelling Your Trip	£5,000
B – Cutting Your Trip Short	£5,000
C – Missed the Boat/Plane/Cross Channel Train	£500
5 travel delay	£3,000
6 hijack & hostage	£3,000
7 catastrophes and natural disasters	£500
8 air rage	
A – Flight Delay	£1,000
B – Personal Injury	£40,000
9 incarceration	£1,000
10 personal liability	£1,000,000
11 legal expenses	£20,000
12 group travel (only available if you have a Group Travel Policy)	
A – Replacement of Group Leader	£5,000
B – Group Money	£1,000
C – Group Equipment	£5,000
13 search & rescue	£3,000

premium rates for travel insurance

Comprehensive – Single Trip

Period of cover	Europe (incl Israel)	Worldwide
1-4 days	£17.50	£32.00
5-8 days	£21.50	£41.00
9-16 days	£26.75	£54.00
17-22 days	£32.00	£59.00
23-31 days	£38.00	£65.00
up to 6 weeks	£55.00	£85.00

Comprehensive – Annual Multi Trip

	Europe (incl Israel)	Worldwide
Individual	£56.00	£83.00
Couple	£64.00	£120.00
Family	£97.00	£141.00
Additional Child	£15.00	£15.00

- Children under 2 – free but must be named on policy.
- Any person under 18 (travelling with parents) is charged at 50% of the individual rate (or under 23 if in full time education). This applies to single trip cover. For annual multi trip up to 3 children are included in the "family" premium
- If you are 66 or over **add 50%** to single trip premium and **double** for annual multi trip policies. Maximum age 74 years. Death and personal accident is excluded. **Medical expenses are not affected**
- Winter sports included on annual multi trip policies but double premium for single trip policies.

