

# Client Holiday Travel Insurance

**Our Client Holiday Travel Insurance is available to eligible passengers travelling on our holidays which is arranged by Wrightsure Services (Hampshire) Limited and underwritten by ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance UK Limited.**

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN.

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>.

ERGO Travel Insurance Services Ltd (ETI) is registered in England and Wales, company number 11091555. ERGO Travel Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, register number 805870 and whose registered office address is 10 Fenchurch Avenue, London, EC3M 5BN.

This insurance is available only to residents of the United Kingdom who purchase cover before they travel.

Wrightsure Services (Hampshire) Ltd is authorised and regulated by the Financial Conduct Authority (their registration number is 311394) and 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 Mayday Assistance Limited. The following is a 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.

# Premiums starting from £35

## SUMMARY OF COVER

Cover	Sum Insured (up to)	Excess
<b>Emergency medical and repatriation expenses</b>	£2,000,000	£50
➤ UK trip limit	£2,500	£50
➤ Hospital confinement benefit (UK)	£10 per 24 hours up to £100	Nil
➤ Hospital confinement benefit (Outside UK)	£15 per 24 hours up to £450	Nil
➤ Emergency dental treatment	£250	£50
➤ Additional travel and accommodation expenses	£1,000	Nil
➤ Funeral or cremation expenses abroad	£5,000	£50
➤ Overnight Subsistence	£25 per person, per night up to £200	Nil
➤ UK prescriptions	£50	Nil
➤ UK physiotherapy and chiropractic care	£300	Nil
<b>Cancellation</b>	£1,500	Holidays 3 days duration or less Nil. Holidays 4 days duration and over 20% of claim value (£15 in respect of Loss of Deposit)
<b>Curtailement and loss of holiday</b>	£1,500	As per Cancellation
<b>Personal accident</b>		
➤ Death (aged over18)	£15,000	Nil
➤ Death (under 18)	£1,000	Nil
➤ Death (aged 70 or over)	£7,500	Nil
➤ Permanent total disablement	£15,000	Nil
➤ Loss of limb(s) or total and irrecoverable loss of Sight	£15,000	Nil
<b>Personal possessions</b>	£1,500	£50
➤ Single item limit	£200	
➤ Valuables	£400	
<b>Personal money</b>		

➤ Personal money	£200	£50
➤ Cash	£200 (£50 under 18)	£50

<b>Passport and other documents</b>		
➤ Event Tickets	£200	£50
➤ Passport and other documents	£200	Nil
<b>Baggage delay on outward journey</b>	£50 after each 12 hours of delay up to £100	Nil
<b>Missed departure and Missed connection</b>		
➤ Missed departure	£100 (United Kingdom) £300 (Outside the United Kingdom)	£50
➤ Missed connection	£100 (United Kingdom) £300 (Outside the United Kingdom)	£50
<b>Travel delay and abandonment</b>		
➤ Travel delay benefit	£20 per 12 hours up to £60	Nil
➤ Abandonment after 12 hours delay	£1,500	As per Cancellation
<b>Personal liability</b>	£2,000,000	Nil
<b>Legal costs and expenses</b>	£25,000	Nil
<b>COVID-19</b>		
➤ Cancellation/Curtailment	£1,500	As per Cancellation
➤ Emergency medical and repatriation expenses	£2,000,000 (£2,500 within the UK)	£50

## Health Conditions

**We** shall not be liable for claims WHERE AT THE TIME OF TAKING OUT THIS POLICY AND BETWEEN THAT TIME AND YOUR DEPARTURE:

- a) **You** are aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim
- b) The Insured Person whose medical condition gives rise to a claim:
- i) Is receiving, or on a waiting list for, surgery, in-patient treatment or investigations in a hospital, clinic, or nursing home.
  - ii) Is travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.
  - iii) Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad.
  - iv) Has been given a terminal prognosis.

Please note: If you are on medication at the time of travel, **Your** medical condition(s) must be stable and well controlled.

If you are travelling **outside** of the UK, **you** must notify the Change in Health helpline immediately if a change in health occurs (including any change to medication) between the date this policy is issued and your scheduled date of departure.

## **SIGNIFICANT EXCLUSIONS**

1. No cover is provided if the person(s) to be insured are not resident in the United Kingdom, meaning that all insured persons must have an address in the United Kingdom and have lived in the United Kingdom for at least 6 of the last 12 months & are registered with a General Practitioner in the United Kingdom.
2. Trips of more than 31 days duration or in relation to Frequent Traveller policies 17 days, unless otherwise agreed.
3. Losses which are not directly associated with the insurance event causing the claim, for example loss of earnings if You are unable to work or the cost of replacing locks if You lose your keys.
4. Losses recoverable from any other source. Where another insurance policy covers the same risk, insurers will only pay their proportionate share of a valid claim.
5. Any loss, damage, cost, or expense directly or indirectly caused by the act of an insured person voluntarily entering an area known at the time to be subject to War and Civil Unrest or against the advice of the Foreign, Commonwealth & Development Office.
6. Disinclination to travel.

Examples of other exclusions and the policy terms and conditions are contained within the policy wording, a specimen copy of which is available upon request. If, having purchased a policy from us, you subsequently find the policy does not meet your needs & requirements you have 14 days from the date of issue or prior to travel, whichever is sooner, to cancel the policy and receive a full refund of your premium.

### **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 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 the personal information you supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

**Ashcrofts Mini Travel Ltd T/A Memory Lane Holidays & Travel** 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](http://www.fca.org.uk)) or by contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768.

We do not charge fees for our insurance related services, however we and Wrightsure Services (Hampshire) Limited may receive some form of remuneration in relation to the arrangement of insurance.

If our chosen insurance provider, Wrightsure Services (Hampshire) Limited are unable to offer you the travel insurance cover you require because you have serious medical conditions, you may be able to get help by accessing the [Money and Pensions Service travel directory](#) or by calling 0800 138 7777 (lines are open Monday to Friday, 8am to 6pm).