

A holiday insurance policy is available to passengers travelling on our holidays. This Travel Insurance is 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 are authorised and regulated by the Financial Conduct Authority (FCA). Should you wish to take advantage of this holiday insurance offer please include the appropriate insurance premium in your deposit payment when booking your holiday. We believe that taking out holiday insurance is an important part of your holiday plans. What if you were forced to cancel your holiday or weren't able to return home as planned? This is why it is a condition of booking that you take out holiday insurance to cover your holiday. Should you decide to take out or already have cover with another Insurer we do need you to provide us with details of your policy at the time of booking your holiday with us.

DEMANDS AND NEEDS

This insurance policy will suit the Demands and Needs of an individual or group (where applicable) who have no excluded existing medical conditions, are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen events detailed in the cover section below. Subject to the terms, conditions and maximum specified claim limits.

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 the cover, conditions 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.

IMPORTANT INFORMATION

Section of cover	Maximum sums insured and/or benefits per person	Maximum excess (per person)
Cancellation	£6,000	Nil Loss of Deposit
		£60 Cancellation <i>(only applies for cancellation of a journey over 3 days duration)</i>
Delayed Departure	£100 Delayed Travel	Nil Delayed Travel
	£6,000 Northern Ireland, Isles of Scilly, Isle of Man, Channel Islands, Europe & Worldwide Holiday Abandonment	£60 Holiday Abandonment <i>(only applies to abandonment of a journey over 3 days duration)</i>
Missed Departure	£100 England, Scotland & Wales	Nil
	£500 Northern Ireland, Isle of Man, Channel Islands, Europe & Worldwide	
Personal Accident	£10,000 <i>(subject to age)</i>	Nil
Medical & Other Expenses (Including Curtailment)	£1,000,000 <i>(outside UK)</i> £1,500 <i>(inside UK)</i>	£60
Hospital Benefits	£100 UK / £450 Non-UK	Nil
Baggage & Personal Money	£1,500 Baggage	Nil Delayed Baggage £60 Baggage & Personal Money
	£200 Personal Money <i>(subject to age)</i>	
	£100 Delayed Baggage	
Loss of Passport and/or Visa	£200	Nil
Personal Liability	£1,000,000	Nil
Legal Expenses	£25,000	Nil

Residency This policy will only cover you if you have lived in or have been staying 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.

Existing Medical 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.

Applying to travel within the United Kingdom only 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 trip could be cancelled or cut short.
- You are not travelling:
 - against the advice of a medical practitioner
 - for the purpose of obtaining medical treatment, or
 - 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 registered mental health professional if you are under the care of a Community Mental Health Team, or
 - a consultant specialising in the relevant field who has confirmed in writing (at your cost) that you are fit enough to take this trip.

Applying to travel to Europe only

- If you are undergoing medical treatment as a hospital out-patient at the date the final balance of the trip 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 these six questions you are not covered only for the condition or conditions which caused you to answer NO.

Applying to travel to the rest of the world

You must telephone the medical screening team on **02392 419063** if anyone to be covered by this policy, or any person upon whose health the trip depends, at the time of taking out this insurance:

- Has or has had a medical condition (excluding childhood and minor ailments not requiring treatment)
 - Is taking prescribed medication
 - Has or has had any medical condition still requiring periodic review
 - Is awaiting any tests, treatment, investigation, referral or the results of these.
- The medical screening team are available Monday to Friday 8am to 6pm (excluding Bank Holidays).

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.

Cooling off period If upon receiving your policy, you decide this insurance policy doesn't meet your requirements you can cancel and request a full refund of your premium by returning it within 14 days of issue or before travelling, whichever is sooner, providing you have not made a claim or intent to make a claim.

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 their 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

HOLIDAY INSURANCE PREMIUMS (INCLUDING 20% IPT)		
Holiday Area	Duration (days)	Premium (including IPT) per person
England, Scotland & Wales	1-2	£14
	3	£19
	4-6	£25
	7-10	£30
Channel Islands & the Isle of Man	5-10	£41
Ireland	5-10	£45
Europe by Coach	4-6	£35
	7-10	£45
Europe by Air	5-7	£40
	8-10	£45
	11-15	£49
River Cruising	4-6	£36
	7-10	£42
Ocean Cruising	3-5	£60
	6-8	£85
	9-13	£90
	14-16	£120
Self-Drive hotels	£5 per person, per night	
If you purchase the insurance we offer and your holiday is cancelled by us then we will refund your insurance premium in full.		

The UK Holiday Group Limited trading as SunriseDirect is an Appointed Representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts.