

## the real selection

Four decades of fabulous holiday-making, flexibility and 100% financial protection: no flowery descriptions or exaggerated claims; no hidden costs or rigid rules. Pioneer and protector of the unspoilt and unusual in travel, Sunvil is the obvious choice for independent travellers wishing to immerse themselves in a country's culture and holiday in properties that have all been painstakingly hand-picked.

### Sunvil holidays

#### Greece and Cyprus



With an unparalleled expertise built up over some 40 years of operating to unspoilt areas of Greece and Cyprus, Sunvil offers the widest choice of holidays away from the crowds. We focus on areas away from the mass-market, seeking out quieter spots and individual, characterful accommodation, whether a luxury boutique hotel, a village inn, a country cottage or a simple studio close to the sea. Sunvil also offers a wide range of tailor-made, multi-centre and fly-drive options designed to give a true insight into the area you are visiting - the ultimate 'unpacked' holiday.

Call 020 8758 4758 or visit [www.sunvil.co.uk/holidays](http://www.sunvil.co.uk/holidays)

### Sunvil discovery

#### Portugal, the Azores, Madeira, Italy, Sicily, Romania, Sweden, Norway and the Faroes

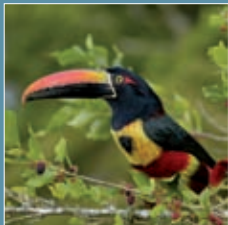


Discover the real country across Europe, from Scandinavia in the north to Italy in the south, including the Atlantic islands of the Azores. Tailor-made for you, freedom, flexibility and independence are at the heart of every Sunvil Discovery holiday. We offer a wide range of accommodation to suit every taste - from 5-star city centre hotels and converted farmhouses, to beachfront hotels and rustic cottages. Our team of specialists will help you plan each stage of your tailor-made escape to suit your personal needs whether in Portugal, the Azores, Madeira, Italy, Sicily, Romania, Sweden, Norway or the Faroe Islands.

Call 020 8758 4722 or visit [www.sunvil.co.uk/discovery](http://www.sunvil.co.uk/discovery)

### Sunvil traveller

#### Costa Rica, Guatemala, Mexico, Panama, Argentina, Bolivia, Brazil, Chile, Ecuador & the Galapagos, Peru and Venezuela



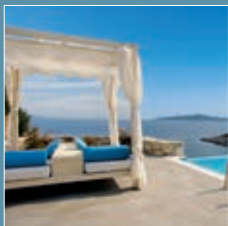
We have operated bespoke holidays to Latin America since 1995 and feature eleven countries across Central and South America. Options range from ancient Mayan pyramids to fascinating wildlife itineraries - ideal for the adventurous and free-spirited traveller. Creative and honest advice from knowledgeable experts. From character beach-side boutique hotels to remote jungle lodges.

Call 020 8758 4774 or visit [www.sunvil.co.uk/traveller](http://www.sunvil.co.uk/traveller)



#### The Villa Collection

#### Greek Islands



The Villa Collection offers a range of individual properties in the Ionian and Aegean islands for those who are looking for a private escape from the crowds. You benefit from our personal service and a hand-picked choice of accommodation tailored to your individual needs and style - including spacious villas with private pool, mountain-top retreats, waterfront town houses and country cottages.

Call 020 8232 9780 or visit [www.gicthevillacollection.com](http://www.gicthevillacollection.com)

### EXPERT AFRICA

### WILD ABOUT AFRICA

#### Namibia, Botswana, Mozambique, Zimbabwe, Zambia, Malawi, Tanzania, Rwanda, South Africa's Cape and the Seychelles



Our team of African experts use personal experience to advise travellers on amazing offbeat trips, spectacular safaris and perfectly relaxing Indian Ocean beach breaks.

Wild about Africa organises a wide range of guided small-group trips to Namibia, Botswana, Zambia and northern Tanzania.

Call 020 8232 9777 or visit [www.expertafrica.com](http://www.expertafrica.com)

# General Information

This General Information must be read in conjunction with our Booking Conditions (page 99) and with the price panels. Please take the time to read them. If you do not, we cannot be held responsible for any misapprehensions you may have about our holidays. Information contained in this brochure may change between its publication and any booking by a customer. Please check with us for changes when booking.

## About Sunvil bonding

The air holidays and flights in this brochure are ATOL protected, since we hold an Air Travel Organiser's Licence granted by The Civil Aviation Authority. Our ATOL Number is 808. In the unlikely event of our insolvency the CAA will ensure that you are not stranded abroad and will arrange to refund any holiday money you have paid to us for an advance booking. For further information visit the ATOL website at [www.atol.org.uk](http://www.atol.org.uk). All holidays not including air travel are protected by a bond through The Association of Independent Tour Operators Trust Limited, a DTI licensed body.

## Aircraft seat pitches and DVT

We have no control over how much leg room (seat pitch) airlines allow on their aircraft. We cannot guarantee a particular configuration on board, as aircraft types vary. However, these seat pitches are standard throughout the airline industry and comply with the current Civil Aviation Authority guidelines. Advice on measures to prevent Deep Vein Thrombosis (DVT) may be obtained from your GP.

## Airport Hotels and Parking

A wide range of airport hotels and parking can be pre-booked via 'Manage My Booking' on our website.

## Amendments, late bookings and telephone charges

A fee of £25 per booking will be charged for each amendment to a confirmed booking to cover administration costs. In the case of a minor amendment (eg cancellation of a pre-booked hire car) this charge is per booking; in the case of a major amendment (eg. change of holiday dates, accommodation or resort) this charge is per person. Fax and telephone fees may also be charged when bookings are altered. For an alteration within 8 weeks of departure, we reserve the right to treat the alteration as a cancellation of the original holiday (attracting cancellation charges) and regard it as a new holiday booking.

## Children and infants

**Children:** Children's reductions may apply on the basis of one child per two full fare paying passengers. Children must be under the age of 12 years on the

date of departure to qualify and, in hotels, they must occupy the third bed in a three-bedded room.

**Infants:** Infants under 2 years of age on the date of departure travel for a flat rate of £50. Cots should be requested on the booking form and, for the most part, are payable locally. All baby food is also payable locally. Infants do not qualify for a seat on the aircraft, nor do they have any baggage allowance on most airlines. However, under the terms of our insurance policy, infants are insured free of charge providing the other members of the party are insured with us.

## Clients with Disabilities

We always do our best for our disabled clients, but very often we do not have enough information as to the extent of the disability. If you are disabled, we need the details in writing so the accommodation providers can judge if they can meet your requirements. This may well take a little longer but will avoid disappointment.

## Currency

At the time of going to press, there was no restriction imposed by the British Government as to the value of foreign currency, Sterling cash or travellers cheques taken out of the United Kingdom. Many shops, hotels and car hire agents abroad will accept Visa Card, Mastercard, Diners Club and American Express cards. The local currency is the Euro.

## Excursions Booked Locally

The company does not operate its own excursions. Any excursions booked locally at destination do not form part of the package, whether reserved through our local agent or representative. Sunvil acts solely as an agent for any such excursions and takes no responsibility or accepts any liability for their correct performance.

## Facts of life

We believe the information contained in this brochure is true and correct and it is essential that you read our descriptions most carefully to avoid making a wrong decision in your choice of resort. If you are unsure of anything please ask to speak to someone from our office who has actually been to the area you are planning to visit. Our advice is impartial – we would far rather lose you to another company than allow you to visit a location completely unsuited to your needs. Having said that, we would also like to make our own position clear. Seasons change and so do resorts. What is 'quiet' in June can be crowded in August. Tourist facilities depend on the time of year, weather and/or demand. Please bear this in mind before booking as it is impossible to qualify every statement on every page. Remember too, that our prices tend to reflect these differences throughout the season. If you visit Portugal or Madeira you must be prepared to accept the local way of life which, due to the climate, can be totally

different from ours. Buses tend to run very early in the morning, shops and offices may well close in the afternoon for a siesta and restaurants, bars and discotheques are usually noisier and open later than their British equivalents. Plumbing is rarely perfect. Roads are largely unlit and often have no pavement. Utility boards (water/electricity/telephone) may dig roads up and leave them unprotected. So, if your accommodation is outside one of the towns, be prepared and take a torch! Please bear in mind too that life must go on – buildings must be built, roads must be dug and children will play noisily in the streets. We are not trying to dissuade you from travelling with us but just pointing out that you must take the rough with the smooth when you visit any foreign country with any tour operator. Despite the above, we are certain you will have the holiday of a lifetime but, if you do experience some niggles, try to have patience and understanding and gracefully accept that you cannot live as you would at home.

## FCO Travel Advice

Keep up-to-date with the latest UK Government Travel Advice as issued by the Foreign Office before you travel. This can be accessed by telephone (0845 850 2829); the Internet ([www.fco.gov.uk/travel/](http://www.fco.gov.uk/travel/)); or BBC text services. As a responsible tour operator, Sunvil follows FCO advice – should it advise against non-essential travel to any of our destinations during a period in which you are booked to travel imminently you may change or cancel your holiday with no penalty.

## Festival dates

The dates of events and festivals mentioned in this brochure were correct at the time of brochure launch. However, as the dates are subject to change, please enquire at the time of booking so that we can re-confirm the event is still taking place.

## Group travel

We are experienced in making arrangements for special interest groups and welcome enquiries for affinity, conference and incentive travel.

## Health

No vaccinations are required for entry in to Portugal or Madeira. However, it is recommended that all travellers obtain the standard triple typhoid/tetanus/polio inoculation prior to any departure abroad.

## Hotel accommodation

**Air-conditioning:** Where air-conditioning is mentioned this is provided at the discretion of the management and may not necessarily operate all day and every day.

**Facilities:** Saunas, steam rooms and Jacuzzis may not operate 24-hours a day. Many hotels offer these services at specific times of the day or on a request basis where advance notification of use, sometimes an hour or two, must be given locally.

The provision of telephone lines, broadband Internet connections and WiFi do not form part of this contract. These facilities rely on local networks and therefore service levels cannot be guaranteed. No compensation is payable if the service is not working and is awaiting repair. Other facilities, fixtures and fittings including but not limited to, dishwasher, washing machine, swimming pool, lighting and air conditioning units may require servicing or repair. We cannot be held responsible for loss of use while repair is being undertaken.

**Ocean View:** Ocean view can be guaranteed only where a supplement is charged. Otherwise, we can request ocean view rooms and the hotel will try to honour the request.

**Room furnishings:** In most cases rooms are furnished with twin beds and, when a double bed is requested we pass the preference to the hotel. Most hotels do have some rooms with double beds – if they do not, they can usually successfully push two single beds together. Soap and towels are provided but not beach towels – please bring your own.

**Single rooms:** Single rooms are sometimes smaller, tend to be without much of a view, and are more likely to be without balcony. They are also difficult to book in high season. In the low season you may well, however, have a twin for sole use, although it is very much luck of the draw.

**Three bedded rooms:** Three bedded rooms are available in most hotels but, as they are often twin rooms with an extra bed, they may be rather cramped. We cannot be held responsible if you find the room too crowded.

## Local representatives and agents

As this is a tailor-made programme for seasoned travellers we have no local representatives. We have local agents in Portugal and Madeira who can give any necessary help and guidance and can always be contacted. They have sub agents on the other islands. You will not be visited in your accommodation. Please remember that, wherever you are, most hotel managers, owners and receptionists are often only too keen to help you with local information. Any problems you experience must be reported locally so that we are given the opportunity of solving them. If you cannot reach our local agent then try us in London.

**Our out of hours emergency telephone number is 00 44 (0)7050 126444.**

## Maps

Maps shown in this brochure are not to scale and must only be used for general guidance.

## Non-standard holidays

Our holidays can be very flexible. Some of the most popular arrangements are the following:

**Longer durations:** Any length of stay can be arranged. Please telephone us for a quotation.

**Multi-centres:** Most of the holidays offered can be combined. Some suggestions are made on the resort pages, but please telephone if you have any specific ideas not mentioned there.

**Tailor-made holidays:** For holidays in hotels not featured in this brochure or of a longer duration and more complex character please ask us for a quotation. We can arrange flights for one person and accommodation for two, a week in a hotel and a week free with a car, varying durations for different members of your party etc. In fact, we are generally open to suggestion.

### Passports, visas and health requirements

VALID PASSPORTS are required. At the time of going to press no visas, inoculations or vaccinations were required by citizens of the United Kingdom and Ireland for travel to Portugal & Madeira. It is, however, advisable to check with your doctor well before departure. If you do not hold a United Kingdom passport, you must inform us of this fact when booking a holiday and contact the Portuguese consulate to see whether a visa is required in your case. Please note it is your responsibility to ensure that you have correct and current visa documentation - we cannot be held responsible for any trouble or delay at foreign airports.

### Payment and ticket despatch

The balance of your holiday cost, as detailed on your confirmation and account, is due 8 weeks before departure. **No reminders or statements are sent.** We accept payment by credit, debit or charge card. As we are charged for this service by the credit card companies we must levy a 2% (for Mastercard or Visa) or 3% charge (for

Amex), on top of the quoted price of the trip. Should credit card companies increase their charges to us this charge may well increase. You will be advised of the exact charge at the time of booking. **Tickets are sent about 10 days before departure.**

### Persons travelling on their own

All prices are per person. When clients are travelling entirely on their own, there may well be (depending on the individual holiday) additional supplements for transfers or car hire.

### Safety standards and regulations

**The safety standards and regulations in operation overseas are those of the country in question and may not reach the same level as those we enjoy in the UK.**

The monitoring, enforcement and compliance with these local regulations is a matter for the authorities of that country and the foreign supplier of the services concerned. The general standards of safety and hygiene, fire precautions etc, will generally be lower than in the U.K. Liability insurance requirements vary considerably from country to country as does the responsibility placed on an organisation by local law. Please therefore, take all precautions to protect yourself and your family whilst on holiday. In particular, you should familiarise yourself with hotel fire escape routes and always be aware of hidden dangers involving swimming pools, balconies and hotel lifts, especially if travelling with children.

### Swimming pools

Please note that the opening/closing date of the pool is an approximate date and cannot be guaranteed. Pools open/close according to the weather. If summer arrives early then pools are opened earlier than originally stated. The weather is unpredictable and therefore we cannot guarantee that pools will open/close when stated in our brochure. The dates given are simply guidelines.

### Turismo Rural/Manor Houses

When you are staying at a Turismo Rural property please do not forget you are staying in someone's home. These are not hotels and are run in a very different and informal manner. Many provide only breakfast.

### Recommended reading

#### The Landscape Series

For walkers and explorers, these pocket-sized guides contain walks of all grades, car tours and picnic suggestions, plus bus timetables and large scale walking maps.

Choose from Landscapes of Madeira, Northern Portugal or the Algarve. They are intended to be used in addition to a standard guidebook and cost £14.00 per book including P&P.

Or try the new Walk & Eat Guides of Madeira or Lisbon. The unique feature of these books also describes restaurants and cafés both en route and at the end of the walks and has menus which are reasonably priced, featuring local specialities. Moreover, the books also include a good selection of recipes to enable one to prepare favorite dishes at home. The books are also packed with illustrations of the scenery on the walks, of the restaurant interiors and exteriors, and of actual meals. Excellent large-scale maps ensure the walk routes are easily followed. One last point of interest, for the benefit of the increasing number of people nowadays who suffer from food intolerances and need gluten or dairy-free food, restaurants and food shops able to cater are highlighted.

Each book costs £9.00 including P&P.

All orders must be made in writing to:

**Sunflower Books  
(Dept. SV), PO Box 115,  
Exeter EX2 6YU**

### Validity of programme

This brochure is valid for departures from 1 Nov 2011 until the 31 Oct 2012 and was published in December 2011.

### How to Book

Our holidays can be booked through selected travel agents (excluding the multiple chains of Tui/Thomson or Thomas Cook).

Alternatively you can call us Monday to Saturday during normal working hours. Once confirmed your signed Booking Form and deposit should be received by us within the next 7 days. For bookings within 8 weeks of departure, the full holiday amount is payable.

A Holiday Confirmation will then be sent giving full holiday details and the balance due (payable 8 weeks before departure). Please check this carefully. No final invoice or statement will be sent. Your tickets and travel documents will be sent approximately 10 days before departure. Again, please check these as flight details may have slightly altered.

## The Genevieve

### A unique vessel for your River Thames Charter Cruise

Genevieve is a 40 foot beaver stern saloon launch, built by Taylor and Bates of Chertsey in 1914. Her hull planking is African mahogany and all topside and interior fittings are in teak. Back then, her selling price was £1,150!

In 1998, she was found rotting away on a canal in Lancashire and Peter Freebody, owner of one of the foremost UK boatyards for renovating classic boats, was immediately taken in by her shape and decided she must be saved for future generations to enjoy. The extensive, painstaking renovation requested by Sunvil finished in May 2010. The launch is unique and very rare.

The saloon has bevelled windows and opening lights with port and starboard seating. She also has a spacious, canopied, forward cockpit with additional seating. There is another small cockpit aft, with



further seating. Genevieve is powered by a six cylinder Sea Prince petrol engine, smartly sited under a teak and glass engine case. In chilly weather, the engine supplies heat to the saloon and cockpit.

Genevieve is available for private charter April to October and hire charges are from £300 per hour. She can host up to 10 persons. Catering can be supplied.

For further details see [www.vintagethamescharters.com](http://www.vintagethamescharters.com)



## Quality Charter

AITO is the Association for independent and specialist holiday companies. Our member companies, usually owner-managed, strive to create overseas holidays with high levels of professionalism and a shared concern for quality and personal service. The Association encourages the highest standards in all aspects of tour operating.

### Exclusive Membership

AITO sets criteria regarding ownership, finance and quality which must be satisfied before new companies are admitted to membership. All members are required to adhere to a Code of Business Practice which encourages high operational standards and conduct.

### Financial Security

AITO members are required to protect money paid by customers to the member for any holiday sold under the AITO logo and to comply with UK Government Regulations in this respect. Members submit details of their bonding and guarantee arrangements to the Association on a regular basis.

### Accurate Brochures and Websites

All members do their utmost to ensure that all their brochures and other publications, print or electronic, clearly and accurately describe the holidays and services offered.

### Professional Service and Continual Improvements

All members are committed to high standards of service and believe in regular and thorough training of employees. Members continually seek to review and improve their holidays. They listen to their customers and always welcome suggestions for improving standards.

### Monitoring Standards

AITO endeavours to monitor quality standards regularly. All customers should receive a post-holiday questionnaire the results of which are scrutinised by the Association.

### Responsible Tourism

All members acknowledge the importance of AITO's Responsible Tourism guidelines, which recognise the social, economic and environmental responsibilities of tour operating. Those demonstrating their achievements beyond the pure acceptance of this principle are recognised by the award of 2 or 5 star status.

### Customer Relations

All members endeavour to deal swiftly and fairly with any issues their customers may raise. In the unlikely event that a dispute between an AITO member and a customer cannot be settled amicably, AITO's low-cost Independent Dispute Settlement Service may be called upon by either side to bring the matter to a speedy and acceptable conclusion.

### Sunvil Holidays is a member of the Association of Independent Tour Operators.

To contact the Association visit [www.aito.com](http://www.aito.com) or call 020 8744 9280.



Sunvil Holidays has achieved AITO 5-Star Responsible Tourism status

# Travel Insurance for departures 1st November 2011 to 31st December 2012

We consider adequate travel insurance vital prior to any trip, and therefore make this a condition of carriage. We have negotiated a comprehensive cover suited to our holiday products. The premium for this insurance is in addition to the £125 booking deposit and will be shown separately on your Confirmation and Account Invoice. Should you not wish to take our travel insurance the deposit you pay remains £125. **The cover you take should be at least as good,** and you must tick the box 'NO' on the booking form and advise us of your Insurer's name, policy number (if applicable) and 24 hour emergency telephone number. Insurance premiums paid to us are non-refundable after a 14 day cooling off period. We would like to point out that, in the event of an emergency abroad, we are in a much better position to assist you quickly and efficiently if you have taken our insurance, as we know who to speak to for authority to take any action which may be necessary. It is the responsibility of each client to ensure that they receive a certificate of insurance from us and acquaint themselves with the terms and conditions contained therein. **Only EU residents are covered by our policy.**

Our travel insurance has been arranged by Travel & General Insurance Services Limited to specifically meet your needs on your Sunvil Holidays holiday. The cover is underwritten by The International Insurance Company of Hanover Limited. Both insurers are authorised and regulated by the Financial Services Authority. Full details can be found at [www.fsa.gov.uk](http://www.fsa.gov.uk)

The schedule of the cover below sets out the cover provided by Sunvil Holidays tailored insurance. 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.

**Please note our policy does not cover those aged 76 and over. We suggest you contact Travel & General on 0845 345 3456 who have a scheme that provides cover up to the age of 100.**

**Please note that white water rafting up to any grade, horse-riding (excluding competition and jumping) scuba diving up to a depth of 40 metres excluding solo diving, whale watching and swimming with dolphins are all included in the above rates. If you wish to take out the optional scuba equipment cover then the premium is 125%.**

## Premiums including insurance premium tax

Period	Per person
Up to 5 days	£16
Up to 10 days	£20
Up to 17 days	£25
Up to 24 days	£28
Up to 31 days	£32

- Children under the age of 2 on the date of departure – Free if accompanied by an insured adult
- Children under the age of 18 on the date of departure – 50% of adult premium if accompanied by an insured adult

Section	Sum Insured Per Person	Excess Per Person
<b>Standard cover</b>		
A Cancellation or Curtailment	Up to £5,000	£50
B Emergency medical repatriation and associated expenses abroad	Up to £5,000,000	£50
Hospital benefit	£20 for each 24 hour period to a maximum of £500	Nil
Criminal injuries benefit	£100 for each 24 hour period to a maximum of £5,000	Nil
C Personal accident	Up to £25,000 (age limits apply)	Nil
Disability	Up to £25,000	Nil
Death (age limits apply)	Up to £10,000	Nil
D Travel delay	£50 first 6 hour period and £25 each subsequent 12 hours to maximum of £150	Nil
Abandonment	Up to £5,000 if delay of more than 24 hours	Nil
Failure of Transport	£1,000	Nil
Missed connection	Up to £1,000	Nil
Hi-jack of Aircraft, train or sea vessel	£100 per complete day up to a maximum of £3,000	Nil
E Personal possessions	Up to £2,500	£50
Single item limit	£400	£50
Valuables limit	£500	£50
Delay baggage (after 12 hours)	Up to £100	Nil
Passport or Visas	£250	£50
Tickets	£1,000	£50
Personal money	Up to £500	£50
F Personal liability	Up to £2,000,000	£250
G Legal expenses	Up to £15,000	Nil
<b>Optional cover (available on payment of additional premium)</b>		
H Scuba diving equipment: Plus 25% of basic premium		£50
Additional adventure activities: Plus 50% of basic premium		
Excess waiver £10.00 per person		
Catastrophe £10.00 per person	£50 for each 24 hour period to a maximum of £500	Nil
Additional cancellation cover £75 per £1,000 of cover up to a total limit of £10,000 per person		

- Family rate, 1 or 2 adults and up to 4 dependent children under 18 – twice the adult premium
- Adults aged 66 to 70 on date of departure – twice the adult premium
- Adults aged 71 to 75 on date of departure – two and a half times the adult premium
- Optional additional Scuba cover +25% of basic premium
- Optional additional adventure activities cover +35% of basic premium
- We can suggest adults aged 76 and over contact Travel & General on 0845 345 3456.

## Annual multi trip insurance

If you are a frequent traveller who travels more than two or three times each year you may want to consider our annual multi trip policy. Our policy offers great flexibility and a number of important advantages. If you are interested in purchasing our annual policy please contact Travel & General on 0845 345 3456 quoting 'Sunvil Insurance Premiums'.

## Premiums including insurance premium tax

Policy	Europe	Worldwide
Single Adult	£55	£75
Couples	£95	£140
Family	£105	£145
45 day extension	£14	£18
60 day extension	£17	£23

- Available for persons aged up to 65
- 66-70 years at twice the premium and 71-75 years at 3 times the premium
- Covers journeys up to 31, 45 and 60 days
- Winter sports cover included
- Business travel cover +£30
- Adventure activities and sports cover
- Golf cover +£20
- Scuba diving cover +£25

## Important declaration

An insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond your reasonable control. Any facts known to you, which could possibly result in you having to make a claim, must be disclosed to us otherwise you may not be covered. In addition, anyone named under the policy must have read and understood the following relating to Pre-existing Medical Conditions:

1. Do you or a Close Relative have a Pre-existing Medical Condition?
2. Have you or a Close Relative received a terminal prognosis for a medical condition?
3. Or are you a Close Relative aware of a medical condition but have not received a formal diagnosis?
4. Are you or a Close Relative on a waiting list or have the knowledge of the need for surgery in a hospital?
5. Are you aware of any circumstances that could reasonably be expected to give rise to a claim on this policy

If you cannot make this declaration when you take out the insurance, you must contact **Healthcheck on 0844 826 2711.**

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 documents to us within 14 days of receipt and we will refund the premium in full, provided you have not travelled or made a claim.

**Failure to comply with the terms & conditions of the policy may result in cover being restricted.**

## Application for a European Health Insurance Card (EHIC)

If you are a UK resident, you are entitled to medical treatment that becomes necessary, at reduced cost or sometimes free, when temporarily visiting a European Union (EU) country. Only treatment provided under the state scheme is covered. However, to obtain treatment you will need to take a European Health Insurance Card (EHIC) with you.

### What is an EHIC?

In line with EU rules, all EEA (European Economic Area) countries are issuing the European Health Insurance Card (EHIC) as a replacement for the E111 form. The EHIC gives the holder rights to treatment that becomes medically necessary during a temporary visit to EEA (European Economic Area) countries or Switzerland. People who are ordinarily resident in the UK can apply for an EHIC. Each individual travelling requires a card.

### How long will my card last?

An EHIC will last for up to 5 years. You must renew your card up to 6 months before its expiry date, or at any time after. The expiry date is printed on the front of your card.

### Who is entitled to an EHIC?

Any person who is ordinarily resident in the UK, is eligible for an EHIC. However there are some restrictions depending on your nationality. Visit [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or pick up a copy of the "Health Advice for Travellers" booklet at the Post Office for further information. You must be over 16 years of age in order to apply. Residents of the Channel Islands and the Isle of Man are not eligible.

### Is there any charge for an EHIC?

There is no charge.

### Why do I need an EHIC if I have travel insurance?

The EHIC and holiday insurance are complementary and you are advised to have both. The EHIC does not cover some costs such as repatriation. Some insurance companies require you to have an EHIC and some companies will waive the excess charge if an EHIC has been used.

### What does the EHIC cover?

The EHIC covers treatment provided by the state healthcare scheme in the country you are visiting. It does not cover repatriation costs.

