

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

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 UK and Republic of Ireland residents are covered by our policy.**

Our travel insurance has been arranged by Travel & General Insurance Company plc to specifically meet your needs on your Sunvil Holidays holiday. The cover is underwritten by Travel & General Insurance Company plc, except for Section K (Legal expenses), which is underwritten by DAS Legal Expenses Insurance Company Limited. Both insurers are authorised and regulated by the Financial Services Authority.

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 can suggest you try a policy issued by Age Concern – please contact them directly on 0845 601 2234.**

**Please note that white water rafting up to grade 4, horse-riding (excluding competition and jumping) scuba diving up to a depth of 18 metres, whale watching and swimming with dolphins are all included in the above rates. If you wish to scuba dive up to 40 metres (and also have your equipment insured) you must take out the optional scuba cover at 135% premium.**

## Premiums

### including insurance premium tax

Period	Per person
Up to 5 days	£15.50
Up to 10 days	£19
Up to 17 days	£23.75
Up to 24 days	£26
Up to 31 days	£29.50

- 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

Section	Sum Insured Per Person	Excess Per Person	
<b>Standard cover</b>			
A Cancellation	Up to £5,000	£50	
B Curtailment (includes redundancy)	Up to £5,000	£50	
C Emergency medical repatriation and associated expenses abroad Search and rescue Hospital benefit	Up to £5,000,000	£50	
	Up to £50,000	£50	
	£20 for each 24 hour period to a maximum of £500	Nil	
D Emergency assistance in the UK	Up to £2,000	£50	
E Personal accident	Up to £15,000 (age limits apply)	Nil	
F Travel delay	£50 first 6 hour period and £25 each subsequent 12 hours to maximum of £150	Nil	
	Up to £5,000 if delay of more than 24 hours	Nil	
	Abandonment	Up to £1,000	£50
	Missed departure	Up to £1,000	£50
	Missed connection	Up to £500	£50
G Personal possessions	Up to £2,500	£50	
	Single item limit	£400	
	Valuables limit	£500	
	Delay baggage (after 12 hours)	Up to £100	Nil
	Travel documents	Up to £500	£50
H Personal money	Up to £250	£50	
I Hijack	£50 for each 24 hour period to a maximum of £500	Nil	
J Personal liability	Up to £2,000,000	£250	
K Legal expenses	Up to £25,000	Nil	
<b>Optional cover (available on payment of additional premium)</b>			
L Scuba diving – Section A and B extended (for dives over 18m plus 35% of basic premium)			
Additional adventure activities: Plus 50% of basic premium			
Excess waiver £5.00 per person			
Catastrophe £5.00 per person			
Additional cancellation cover £50 per £1,000 of cover up to a total limit of £10,000 per person			

- of departure – 50% of adult premium if accompanied by an insured adult
- 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 +35% of basic premium
- Optional additional adventure activities cover +50% of basic premium
- We can suggest adults aged 76 and over contact Age Concern on 0845 601 2234.

## 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 tagconnect on 0845 408 0583 quoting 'Sunvil Insurance Premiums'.

## Premiums

### including insurance premium tax

Policy	Europe	Worldwide
Single Adult	£50	£70
Couples	£90	£130
Family	£99	£135
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. Therefore any facts known to you, which could possibly result in you having to make a claim, must be disclosed otherwise you may not be covered. In addition, anyone named an insured under this policy must be able to make the following declaration (The legal guardian must make the declaration for anyone under the age of 18 years old):

1. I have not received treatment, including regular medication, within the last 12 months for any condition, nor at any time for any heart related or cancerous condition;
2. I have not been seen by a specialist nor been admitted to a hospital overnight in the last 12 months (other than for regular check ups);
3. I have not been diagnosed by a registered general practitioner as having a terminal condition;
4. I am not waiting for, nor have the knowledge of, the need for an operation, hospital consultation nor any other treatment (including regular medication) nor investigations including the results of a routine test;
5. I do not have any other pre-existing and on-going medical condition(s) that could reasonably be anticipated to give rise to a complication needing medical intervention prior to or during a journey (if in doubt check with your general practitioner);
6. I am not aware of anybody for whom I would be covered for cancellation and curtailment, such as immediate family or travelling companions, suffering from any medical condition(s) within the last 12 months or at any time for any heart related or cancerous conditions;
7. I do not know of any circumstances that could reasonably be expected to give rise to a claim under this policy.

## 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.

If you cannot make this declaration when you take out the insurance, you must contact **Healthcheck on 0845 408 0585**

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.