

# 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		Nil
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		Nil

- 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

**Note:** If purchasing Sunvil travel insurance, the optional adventure extension must be purchased if snowmobile, dog sled, reindeer sled and/or ice driving excursions are planned.

## 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:

- Do you or a Close Relative have a Pre-existing Medical Condition?
- Have you or a Close Relative received a terminal prognosis for a medical condition?
- Or are you a Close Relative aware of a medical condition but have not received a formal diagnosis?
- Are you or a Close Relative on a waiting list or have the knowledge of the need for surgery in a hospital?
- 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.

