

Travel Insurance

for departures 1st November 2015 to 31st December 2016

We consider adequate travel insurance vital prior to any trip, and therefore make this a condition of carriage. We have negotiated a travel insurance policy specifically tailored to suit our holiday product. The premium for this insurance is in addition to the booking deposit and will be shown separately on your Confirmation and Account Invoice. Should you not wish to take our travel insurance **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 either on the booking form, or in writing via an e-mail or letter. 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 policy document of insurance from us and acquaint themselves with the terms and conditions contained therein. **Our policy is only available to residents of the UK or Channel Islands.**

Our travel insurance has been arranged by Infinity Insurance Solutions Ltd. Infinity Insurance Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Their FRN is 528912. Sunvil Holidays is an Appointed Representative of Travel Insurance Compliance Services, (a trading name of Maintenance Assist Limited) for the sale of Connected Travel Insurance. Maintenance Assist Limited is authorised and regulated by the Financial Conduct Authority, FRN 516611. Our insurance is underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch.

The schedule of the cover shown 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.

We have negotiated a wide range of included activities from abseiling to white water rafting. For a full list of included activities and optional additions please speak to us at the time of booking.

Europe Premiums (age 18 - 55)

including insurance premium tax

Period	Per person
Up to 5 days	£21
Up to 10 days	£27
Up to 17 days	£33
Up to 24 days	£38
Up to 31 days	£43

Europe Premiums (age 56 - 65)

including insurance premium tax

Period	Per person
Up to 5 days	£24
Up to 10 days	£30
Up to 17 days	£37
Up to 24 days	£42
Up to 31 days	£48

Section	Cover	Limits	Excess
A	If you are unable to go on your trip [†]	£5,000	£75
B1	If your departure is delayed by 6 hours or more	£25	Nil
	Departure delay following 6 hours	£25	Nil
	Maximum Payment	£200	Nil
	If you choose to cancel after a 24 hour delay	£5,000	£75
B2	Missed departure (outbound & inbound)	£1,000	Nil
	If you need emergency medical attention	£10,000,000	£75
	If you need emergency dental attention	£250	£75
	Hospital benefit per 24 hours	£20	Nil
B3	Maximum Payment	£500	Nil
	If you have to come home early	£5,000	£75
B4	If your possessions are lost stolen or damaged	£2,500	£75
	Clothes and footwear	£1,000	
	Cosmetics and toiletries	£200	
	Electrical items and photographic equipment	£300	
	Eyewear	£100	
	Jewellery and watches	£350	
	If your possessions are delayed by 12 hours	£100	Nil
B5	If your cash is lost or stolen	£250	£75
	If your passport is lost or stolen	£250	Nil
B6	Personal liability	£2,000,000	£75*
	*£250 excess for property damage		
B7	Personal Accident - Total Permanent Disablement	£10,000	Nil
	Personal Accident - Loss of Limb(s)	£25,000	Nil
	Personal Accident - Death	£25,000	Nil
B8	If you need legal advice	£15,000	£75
The following extensions are available on payment of an additional premium			
TA 1	Own Travel Arrangements Extension		
	only applicable where client has not booked all of the travel arrangements via Sunvil		
	If you are unable to go on your trip [†]	£5,000	£100
	Missed connection	£500	£75
CR1	If a natural disaster occurs	£1,000	£75
	Cruise Extension		
	Cabin confinement per 24 hours	£50	Nil
	Maximum Payment	£500	Nil
	If you cannot use your pre-paid excursion	£500	£75
	If your cruise itinerary is changed - per cancelled port	£100	Nil
	Maximum Payment	£500	Nil

[†] Cannot claim more than £5000 in total for both A1 and OTA1

Europe Premiums (age 66 - 74)

including insurance premium tax

Period	Per person
Up to 5 days	£50
Up to 10 days	£64
Up to 17 days	£78
Up to 24 days	£89
Up to 31 days	£100

Europe Premiums (age 75 - 79)

including insurance premium tax

Period	Per person
Up to 5 days	£74
Up to 10 days	£95
Up to 17 days	£115
Up to 24 days	£132
Up to 31 days	£148

- Children under the age of 3 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
- Couple joint insurance 180% of adult premium
- Family rate, 2 adults and up to 4 dependent children under 18 – 200% adult premium
- Single adult family 180% of adult premium
- Adults aged 80 - 84 and 85 plus have staggered increases. Please contact us for prices.

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

number of important advantages. If you are interested in purchasing our annual policy please contact Infinity Insurance Solutions on 0845 3707 185 or 01732 853 390 quoting 'Sunvil Insurance Premiums'.

Important declaration

Your policy may not cover claims arising from your existing medical conditions so you need to tell the insurer of anything you know that is likely to affect their acceptance of your cover. So that they can ensure you are provided with the best cover they can offer please read the following questions carefully:

1. Have you, or anyone travelling with you, ever had treatment for,
 - any heart or circulatory condition,
 - a stroke or high blood pressure,
 - a breathing condition (such as asthma),
 - any type of cancer,
 - any type of diabetes,
 - has your doctor altered your prescribed medication in the last 3 months?
2. In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?
3. Are you waiting for any tests, treatment or a non routine hospital appointment?

If you have answered 'Yes' to any of the above questions you must tell the insurer, they may be able to offer some cover and may be able to cover your medical condition, although an increased premium may be required. To enable them to consider your medical condition please contact **Travel Administration Facilities**

Application for a European Health Insurance Card (EHIC)

If you are a UK resident, you are entitled to medical treatment that becomes necessary, at a reduced cost or sometimes free, when temporarily visiting a European Union (EU) country. Only treatment provided under the state scheme is covered. It does not cover repatriation costs. However, to obtain treatment you will need to take a European Health Insurance Card (EHIC) with you. Each individual travelling requires a card (no charge). The EHIC and holiday insurance are complementary and you are advised to have both. Some insurance companies require you to have an EHIC and some companies will waive the excess charge if an EHIC has been used. 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 or pick up a copy of the "Health Advice for Travellers" booklet at the Post Office for further information.

on +44 (0) 203 829 6556 and quote Sunvil Holidays, this will be charged as a local call from wherever you are calling in the United Kingdom or the Channel Islands. All calls will be treated in the strictest confidence.

You need to keep copies of all letters they send you for future reference. Your failure to disclose any material facts may mean that your policy will not cover you and it may invalidate it altogether. The insurers reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to them.

Should they require any additional premium, and you accept their offer, this should be paid to **Travel Administration Facilities** within 14 days of receipt. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of their terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to **Travel Administration Facilities** will not be covered.

Please Note:

1. Insurers are unable to provide cover on psychological disorders such as stress, anxiety, depression, eating disorders or mental instability.
2. Insurers are unable to provide cover for any claim arising from a known existing medical condition of a close relative or close business associate who is not travelling with you or any recognised complication caused by an existing medical condition.

Change in medical condition or ongoing medication

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you must advise **Travel Administration Facilities** +44 (0) 203 829 6556 as soon as possible. **Travellers HealthCheck** will advise you what cover they are able to provide after the date of diagnosis. Insurers reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.