

## Travel Insurance – Never travel without it

Further & Higher Travel Insurance is arranged through travel insurance specialists, Infinity Insurance Solutions and underwritten by the United Kingdom branch of Union Reiseversicherung AG. A summary of the cover is shown below. Full details of the policies, showing terms, conditions and exclusions are available on request.

FHT Travel Insurance provides up to the following cover per person:

<b>Cancellation</b>	up to our final invoiced cost (maximum of £3,000)
<b>Personal possessions</b>	up to £1,000 <b>maximum per item: £250</b> <b>total of valuables: £250</b>
<b>Delayed possessions</b>	up to £100 if your possessions are delayed by more than 12 hours from arrival at your resort
<b>Personal money</b>	up to £100
<b>Party leader money</b>	up to £500
<b>Loss of travel documents</b>	up to £100 for travel and accommodation costs necessary to replace your lost travel documents
<b>Emergency medical expenses</b>	up to £5,000,000 (includes 24 hour emergency assistance)
<b>Party leader expenses</b>	£20 per day, up to maximum of £200
<b>Curtailment charges</b>	up to our final invoiced cost (maximum of £3,000)
<b>Personal liability</b>	up to £1,000,000
<b>Organiser liability</b>	up to £5,000,000
<b>Personal accident</b>	up to £25,000 (age limits apply)

**Policy excess:** You will have to pay **£40** for any claim for cancellation (reduced to **Nil** when your claim is for loss of deposit only), abandonment, or curtailment, personal possessions, emergency medical expenses, personal money, personal liability (this is increased to **£250** when your claim is for damage to property) or organiser liability (this is increased to **£250** when your claim is for damage to property)

Further & Higher Travel is a trading name of Global Professionals which is an Appointed Representative of Milsom Howard Limited.

Infinity Insurance Solutions is a trading name of Milsom Howard Limited which is authorised and regulated by the Financial Services Authority.

Union Reiseversicherung AG is authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority

### **TRAVEL INSURANCE - IMPORTANT NOTICE**

**Before you purchase our travel insurance your attention is drawn to a number of important aspects:**

**Policy document:** You should read the document carefully. It gives you full details of what is and what is not covered and the conditions of the cover. Cover will vary from policy to policy and insurer to insurer.

**Conditions, exclusions & warranties:** Conditions and exclusions will apply to individual sections of your policy while general exclusions, conditions and warranties will apply to the whole of your policy.

**Medical expenses:** Your policy does not provide private health treatment unless specifically approved by the emergency assistance service. You should carry an EHIC (European Health Insurance Card) or equivalent and use this at state facilities when travelling within the European Union.

**Health:** Most travel insurance policies may not cover claims arising from pre-existing medical conditions, if you are over 16 travelling within Europe or any age travelling outside Europe you need to tell us of anything you know of that is likely to affect our acceptance of your cover.

So that we can ensure your child is provided with the best cover we can offer please read the following questions carefully:

1. have 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.

2. In the last few years – have 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 You must also tell us if:

- you are waiting for tests or treatment of any description
- your doctor alters your regular prescribed medication

If you have answered 'Yes' to any of the above questions you must tell us, we may be able to offer some cover and may be able to cover the medical condition, although an increased premium may be required. After buying our travel insurance you will be given a policy document showing the telephone number of our medical helpline. You will need to contact them as soon as possible, providing details from your booking confirmation, to see if the additional cover is available. The medical helpline can only arrange a health check once cover has been purchased. All calls will be treated in the strictest confidence and the decision will be confirmed to you in writing.

Should we require any additional premium and you accept our offer, this should be paid to the medical helpline either by credit card or cheque within 14 days of your call.

**Please note:**

- We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- We are unable to provide cover for anything which is a result of a pre-existing medical condition of a close relative or close business associate.

**Hazardous Activities:** If you are taking part in activities that present a risk of injury, including scuba diving and water sports that have not been organised by Gowan Travel, check that your policy covers you.

**Property Claims:** These claims are paid based on the value of the goods at the time you lose them, and not on a 'new for old' or replacement cost basis, unless otherwise stated in your policy. Your policy will set out what proof the insurer needs to support a claim.

**Policy Limits:** Most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your policy if you intend taking expensive items with you.

**Policy Excesses:** Under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim. The amount you have to pay is the excess. You may be able to pay an additional amount to remove the standard policy excess.

**Reasonable Care:** You need to take all reasonable care to protect yourself and your property, as you would if you were not insured.

**Fraud:** The making of a fraudulent claim is a criminal offence. Your insurer may be recording details of claims on an anti-fraud register.

**Complaints:** Our Insurers set high standards, if you are not satisfied with the insurance policy, please refer to the policy wording which contains full details of the complaints procedure.

**'Cooling Off' Period:** Your policy will have a 'cooling off' period during which you can cancel the policy and get a refund, if you have a justifiable reason for being dissatisfied with the cover it provides.

Your policy is governed by United Kingdom law unless you and your insurers have agreed otherwise.

If you would like more information, please contact: Milsom Howard Limited: Tel: 01895 234919; Fax: 01895 231864; e-mail: [enquiries@milsomhoward.com](mailto:enquiries@milsomhoward.com), particularly if you feel the insurance may not meet your needs.

**These details are not a substitute for your insurance policy.**

- FHT only offers travel insurance from a single insurer – URV
- You will not receive advice or a recommendation from us for travel insurance. You will need to make your own choice about how to proceed

**Please make sure you read your policy carefully**