

Brightwater Holidays Travel Insurance

We consider adequate Travel Insurance vital prior to any trip, and therefore make it a condition of booking that you are suitably covered. We have negotiated a comprehensive cover suited to our holiday products. Along with your deposit it will be shown on your Confirmation of Booking as it is important that you are covered from the moment you make your booking. Should you decide not to take our insurance you must advise us of the cover you have in place, company name and policy number, and 24 hour emergency telephone number. Insurance premiums paid to us are non-refundable. We would like to point out that in the event of an emergency, particularly 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 action which may be necessary.

TRAVEL INSURANCE

Brightwater Holidays Ltd are happy to offer to you the following insurance that has been arranged for us by Global Travel Insurance Services Ltd for whom we are an Appointed Representative and which is underwritten by AXA Insurance UK plc. Both companies are Authorised and Regulated by the Financial Services Authority (FSA). This insurance has been specifically designed so that it covers all of the holidays that we feature, protecting you in full if you have to cancel and providing you with the very best and most effective protection if you are unfortunate enough to require medical attention whilst away from home.

Don't take unnecessary risks by insuring your holiday anywhere else as we cannot accept any responsibility or provide assistance if problems arise as a result of inadequate cover. We are confident that this policy is best for you.

A full policy wording will be sent to you with your confirmation of booking. Full details are also available upon request.

This insurance is only available to persons who are permanently resident and domiciled in the UK and is valid for holidays between 01/01/2009 and 31/12/2009.

INSURANCE PRODUCT SUITABILITY

This insurance is suitable for persons whose Demands and Needs are those of a traveller whose -

- 1 Individual round trip starts and finishes in the UK and is of no more than 120 days duration.
- 2 Age is 90 years or less and is a permanent resident of the United Kingdom.

As this description contains the Key Features of the cover provided it constitutes provision of a statement of demands and needs.

If you would like more information or are unsure of any details contained herein, you should ask Global Travel Insurance Services Ltd for further advice.

SUMMARY OF COVER

Main policy limits only, please see the policy document for other limits that may apply

Section	Limit
Cancellation or Curtailment	£3,000
Personal Accident	£15,000
Medical & Other Expenses	£5,000,000
Hospital Benefit	£300
Personal Luggage Money & Valuables	£2,000
Loss of Passport	£200
Travel Delay	(a) £60 or (b) £3,000
Missed Departure	£500
Personal Liability	£2,000,000
Legal Expenses	£25,000

POLICY EXCESSES:

Cancellation or Curtailment

The first £50 of each and every claim per Insured Person

claimed for under this Section is excluded, increased to £100 where You are aged 66 to 75 years and to £150 where You are aged 76 to 90 years (other than in respect of claims for loss of deposit where the excess is £25).

Medical and Other Expenses

The first £75 of each and every claim per Insured Person claimed for under this Section is excluded.

Where You are aged 66 to 75 years the first £150 of each and every claim per Insured Person claimed for under this Section is excluded.

Where You are aged 76 to 90 years the first £300 of each and every claim per Insured Person claimed for under this Section is excluded.

Other Sections

An excess of £50 applies to each and every claim each insured person under the Personal Luggage Money & Valuables and Delayed Departure (b) sections, and £250 under the Personal Liability section.

Increased Excess for Pre-Existing Medical Conditions

There is no need to advise us of your pre-existing health conditions. Provision for the acceptance of all pre-existing health conditions has been made by the application of increased excesses in the event of claims arising.

For claims arising from the treatment of any pre-existing illness the excess is further increased as follows:-

Under the **Cancellation or Curtailment** section - **double the normal excess.**

Under the **Medical & Other Expenses** section

For persons aged **65** years or less the excess is increased to **£500.**

For persons aged **66 to 75** years the excess is increased to **£1,000.**

For persons aged **76 to 90** years the excess is increased to **£1,500.**

You will also need to obtain confirmation from your GP of your fitness to travel.

EMERGENCY ASSISTANCE:

There is a 24-hour emergency assistance service included in the policy so that any insured person may seek assistance in medical emergencies whilst on holiday. Full details are contained in the policy document.

MAIN HEALTH EXCLUSIONS:

We will not pay for claims arising directly or indirectly from the following circumstances existing on the date of applying for this insurance:

- (a) Where You (or any person upon whose health the Trip depends) are undergoing tests for the presence of a medical condition receiving or on a waiting list for or have knowledge of the need for treatment at a hospital or nursing home.
- (b) From any terminal illness suffered by You (or any person upon whose health the Trip depends).
- (c) From any medical condition for which You (or any person upon whose health the Trip depends) have

within 12 months prior to the date of issue of this insurance been diagnosed or have been admitted to or undergone a procedure/ intervention in a hospital.

(d) From any reoccurrence of any psychiatric disorder, anxiety state and/or depression suffered by You (or any person upon whose health the Trip depends)

(e) Where You are travelling against the advice of a Medical Practitioner.

INSURANCE PRODUCT DISCLOSURE

Cancellation Rights

The Insurer provides a Money Back Guarantee enabling you to cancel the insurance within 14 days of issue should the policy not meet your requirements. No refund of premium is provided for cancellations after this time.

Claims

Claims are handled by Towergate Chase Parkinson who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is 0870 906 3144.

General Queries

If you have any query regarding the cover provided you must contact Global Travel Insurance on 01903 203933 for advice.

Applicable Law

The law applicable to this insurance contract is English Law.

Complaints

If you wish to register a complaint about our service please contact Global Travel Insurance in writing at the following address: Amelia House, Crescent Road, Worthing BN11 1RL. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Financial Security

These insurance arrangements are covered by the Financial Services Compensation Scheme (FSCA). You may be entitled to compensation from the scheme if we cannot meet our financial obligations although this depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS

PREMIUMS

UK Destinations

2-3 days £25.50, 4-6 days £31.50, 7-10 days £36.00

European Destinations

2-3 days £31.00, 4-6 days £36.50, 7-10 days £42.00

For any passenger 66 years of age and over, a supplement of £20 per person will apply to the above premiums.