

This cover is for residents of the United Kingdom and the Channel Islands only
COACH HOLIDAY INSURANCE SCHEME



PRE-TRAVEL AND TRAVEL INSURANCE POLICES

Arranged by **WRIGHTSURE SERVICES LTD**

Underwritten by: **Union Reiseversicherung AG.**

Name Of Insured:

Date Of Issue:

Master Policy No **COSWS40108 - 02 A&B**

Valid for policies issued between 1st January 2012 and 31st December 2012 in respect of trips commencing before 31st December 2013

SCHEDULE OF COVER AND IMPORTANT CONTACT NUMBERS

PRE-TRAVEL POLICY

| Policy section | Cover provided | First amount you have to pay |
|--|----------------|---------------------------------|
| A. Cancellation charges <i>(Important: Please read the shaded box on Page 2)</i> | up to £1,500 | £50 Deposit only claims: £15 |

TRAVEL POLICY

| Policy section | Cover provided | First amount you have to pay |
|--|--|---|
| B1. Departure delay (Flights, ferries and International trains only) Missed departure Abandonment after 12 hours | £20 after first 12 hours £10 after following 12 hours up to a maximum of £60 up to £100 (UK Trips) up to £300 (European Trips) up to £1,500 | Nil Nil £50 |
| B2. Personal possessions Possessions delayed in transit for more than 12 hours | up to £200 for each individual item up to an overall total of £200 for valuables up to a maximum of £1,500 in total essential items up to £100 | £30 Nil |
| B3. Personal money Loss of travel documents | up to £200 in cash on your person travel and accommodation costs necessary to replace your lost travel documents up to £200 | £30 Nil |
| B4. Emergency medical expenses <i>(Important: Please read the shaded box on Page 2)</i> State Hospital benefit | up to £2,000,000 outside your home country up to £1,000 within your home country £10 (UK Trips) £15 (European Trips) for each full day you are confined to a hospital bed in a state hospital up to a maximum of £100 (UK Trips) £450 (European Trips) | £50 £50 Nil |
| B5. Curtailment (cutting short trip) <i>(Important: Please read the shaded box on Page 2)</i> | unused portion of costs up to £1,500 | £50 |
| B6. Personal liability | up to £2,000,000 | rented property damage - £250 other claims - Nil |
| B7. Personal accident | £15,000 for your accidental death £15,000 for loss of arms or legs £15,000 if you are permanently unable to work after an accident on your trip | Nil Nil Nil |
| B8. Legal advice and expenses | up to £10,000 | Nil |

POLICY INFORMATION

Your insurance is covered under master policy numbers **COSWS40108 -02 - A&B** specially arranged through Wrightsure Services Ltd and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the premium receipt issued by **your** coach operator. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements and an alternative is available. In this case **you** must return the policy, premium receipt with **your** alternative insurance policy to the place where **you** purchased it within **14** days of purchase for a refund to be considered.

If you need emergency medical assistance abroad or need to cut your trip short:

Contact Emergency Assistance Facilities 24 hour emergency assistance on +44 (0) 845 260 3260

If you need legal advice:

Contact Pannone LLP on 0161 228 3851

Where to obtain a claim form:

Contact Travel Claims Facilities on 08453 707 133 or from internet on www.travel-claims.net

DEFINITION OF WORDS APPLICABLE TO PRE-TRAVEL AND TRAVEL POLICIES

Listed below are certain words that appear throughout the policy. These will always be shown in bold type and in all cases will have the meanings shown below.

| | |
|--|--|
| Insured-person/you/your We/our/us | means any person named on the premium receipt. means Union Reiseversicherung AG. |
| Business associate | means a business partner, director or employee of you s who has a close working relationship with you . |
| Channel Islands | means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou |
| Close relative | means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, sister, aunt, uncle, child, grandchild or fiancé(e). |
| Curtailed | means the cutting short of your trip by you early return home or your repatriation to a hospital or nursing home in your home country . Payment will be made on the number of full days of your trip that are lost from the day you are repatriated. |
| Essential items | means underwear, socks, toiletries and a change of clothing. |
| Excess | means the amount you have to pay towards a claim. All excesses shown for this policy are payable by each insured-person , for each incident giving rise to a separate claim |
| Flight | means a service using the same airline or airline flight number. |
| Hazardous activity | Hazardous activity - means any activity that requires skill and involves increased risk of injury. If you are taking part in any sport or activity please contact Wrightsure Services to ensure you are covered. |
| Home | means one of your normal places of residence in the United Kingdom or the Channel Islands . |
| Home country | means both the country you live in within the United Kingdom or the Channel Islands and your country of nationality. |
| International departure point | means the airport, international rail terminal or port where the outward flight , international train or sea vessel is boarded to take you from the United Kingdom or the Channel Islands to your destination and the return flight , international train or sea vessel is boarded to start the final part of your journey to the United Kingdom or the Channel Islands . |
| Manual labour | means work involving the lifting or carrying of heavy items in excess of 25kgs , work at a higher level than two storeys or any form of work underground. |
| Material fact | a piece of important information that would increase the likelihood of a claim under your policy. |
| Pair or set | means two or more items of personal possessions that are complementary, purchased as one item or used or worn together. |
| Personal money | means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have a monetary value, your passport, your travel tickets and ski pass, all of which are for your private use. |
| Personal possessions | means each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying including your valuables (as shown below). |
| Pre-existing medical condition | means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control. |
| Public transport | means buses, coaches, internal flights or trains that run to a published scheduled timetable. |
| Redundancy | means being an employee where you or, in the case of a student, your parent/guardian qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract. |
| Resident | means a person who has had their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy. |
| Travel documents | means current passports, valid visas, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form E112. |
| Trip | means a holiday or journey that begins when you leave home and ends on your return to either (i) your home , or (ii) a hospital or nursing home in your home country following your repatriation, both during the period of cover. |
| Unattended | means left away from your person where you are unable to clearly see and are unable to get hold of your personal possessions . |
| United Kingdom / UK | means England, Wales, Scotland, Northern Ireland, and the Isle of Man. |
| Valuables | means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs. |
| Winter sports | means skiing, snow blading, snow boarding and ice skating. |

IMPORTANT HEALTH DECLARATION

IT IS A CONDITION OF THIS INSURANCE THAT YOU READ AND CAN CONFIRM THE FOLLOWING

Your policies will provide cover for cancellation and curtailment due to a **pre-existing medical condition** provided that at the time of taking out this insurance and at any time prior to travel you are able to confirm that:

- **You** are not aware of any reason why **you** may have to cancel or cut short the planned trip
- If **you** have any medical condition which has been previously diagnosed, investigated or treated in any way, **you** have:
 - not been advised against travelling by your Registered Medical Practitioner
 - not had **your** medication changed due to exacerbation or instability of **your** condition
 - not been told **you** are terminally ill (unlikely to live for longer than six months)
- **You** are not travelling for the purpose of obtaining medical treatment
- **You** are not currently receiving or awaiting treatment for any illness or injury as a hospital day case or in-patient
- **You** do not have any psychological disorder such as depression, anxiety, stress, or illness causing mental instability

If you are travelling outside England, Scotland, Wales and Northern Ireland you must also be able to confirm that:

- If **you** have received medical treatment for any illness or injury as a hospital day case or in-patient within the **6 months** prior to booking the trip that **you** have consulted with **your** Registered General Practitioner regarding **your** ability to participate in the planned trip and had your records noted accordingly

Please NOTE that **irrespective of where you are travelling** there is no cover for claims arising directly or indirectly from a known **pre-existing medical condition** of non travelling close relatives or close business associate or any recognised complication caused by the known **pre-existing medical condition**

If any of the above are not true at the date of purchase then unfortunately **we** are unable to offer cancellation or curtailment cover as a result of **your pre-existing medical condition** or complication of it.

It is also essential that **you** advise us of **your** necessary cancellation at the earliest opportunity.

Your attention is drawn to the fact that Cancellation cover is limited to the date of diagnosis of a new condition or the date of exacerbation of an existing condition, as confirmed by the treating doctor or general practitioner. If the cancellation charge increases between the date of exacerbation of the existing medical condition and the date **you** cancel **you** are liable for the additional charges applied as a result of the delay in cancellation.

OUR PLEDGE TO YOU

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

CONDITIONS APPLYING TO BOTH YOUR PRE - TRAVEL AND TRAVEL POLICIES

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING :

In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**.
- (b) taking all possible care to safeguard against accident, injury, loss or damage as if **you** had *no insurance cover*.
- (c) producing **your** premium receipt confirming **you** are insured before a claim is admitted
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) being able to comply with the health conditions on Page 2 of this policy document
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- (h) not admitting liability for any event or offering to make any payment without **our** prior written consent.
- (i) accepting that **your** policy cannot be extended once it has expired.
- (j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (k) disclosing all **material facts** as soon as possible after the policy is issued.
- (l) obtaining any recommended vaccines, inoculations or medications prior to **your** trip.

In respect of sections B2, personal possessions and B3, personal money, only

- (m) providing full details of any House Contents and All Risks insurance policies **you** may have.
- (n) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- (o) complying with the carrier's conditions of carriage.
- (p) not abandoning any property to **us** or the claims office.

2. RECOGNISING OUR RIGHTS TO :

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (d) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the **trip**.
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered.
- (h) not make any payment under section **B6** for any event that is covered by another insurance policy.
- (i) only pay a proportionate amount of the claim under **Policy A** and sections , **B1, B2, B3, B4, B5 and B8** of **Policy B** where there is other insurance in force covering the same risk and to require details of such other insurance.
- (j) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system

Policy A - Pre-Travel Policy

HOW YOUR PRE-TRAVEL POLICY WORKS

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which **you** have paid the appropriate premium. All numbers and letters shown under 'For each **insured-person** this insurance will not cover:' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay.' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the date the **trip** booking was made after the policy was issued and ends when **you** leave **home** to start **your** **trip**. No further **trips** will be covered.

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 Travellers HealthCheck on **08451 300 340** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** 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.

SECTION A - CANCELLATION CHARGES.

For each insured-person this insurance will pay:

Up to the amount shown in the schedule of cover for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** *necessary* cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your** **trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling.
 - a **close relative** who lives in **your** home country.
 - a close **business associate** who lives in **your** home country.
 - a friend who lives abroad and with whom **you** were intending to temporarily stay,
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your** home country for jury service or as a witness in a Court of Law.
- (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
- (iv) the requirements of H. M. Forces.

For each insured-person this insurance will not cover :

- the **excess** shown in the schedule of cover of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any **trip** that involves a cruise unless **we** have agreed in writing and any additional premium has been paid.
- any payment where **you** have not suffered any financial loss.
- compensation in regard of lost days of holiday
- any claim that is due to:
 - **you** being in breach of the Health Conditions on Page 2 of this policy
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport or visa.
 - **your** carriers refusal to allow **you** to travel for whatever reason
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your** **trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your** **trip** was to be an add-on.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - **your** disinclination to travel.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
 - fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges and credit card fees.
- cancellation arising from a known **pre-existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **pre-existing medical condition**.

- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, who is in breach of the Health Conditions on Page 2 of this policy
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents.
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- cancellation of **your trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- any loss unless it is specified in the policy
- (iv) - any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.

What you need to do if you wish to make a claim under this section of the policy:

Notify **your** coach operator immediately, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet, and get **your** registered doctor to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office.

If **your** cancellation is due to the health of a non-travelling **close relative** or close **business associate** **you** will need to obtain a medical report from the patient's General Practitioner (medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

Policy B - Travel Policy

HOW YOUR TRAVEL POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and an amount for age, wear and tear will be deducted.

Your policy covers emergency treatment of medical conditions which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to repatriate **you** to **your home country**.

All numbers and letters shown under 'For each **insured-person** this insurance will not cover:' refer to the same numbers and letters under 'For each **insured-person** this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

WHEN YOUR COVER STARTS AND ENDS

The cover under all sections starts at the beginning of **your trip** as shown on **your** premium receipt and ends on **your return home** or expiry of the policy, whichever is the first. No further **trips** are covered.

EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

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 Travellers HealthCheck on 08451 300 340 as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** 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.

EXCLUSIONS APPLYING TO ALL SECTIONS OF YOUR TRAVEL POLICY

A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (2) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- (3) **you** being in breach of the Health Conditions on Page 2 of this policy
- (4) any **trip** that involves a cruise unless **we** have agreed in writing and any additional premium has been paid.
- (5) any claim due to **your** carriers refusal to allow **you** to travel for whatever reason
- (6) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- (7) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (8) **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents.
- (9) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (10) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (11) any deliberate or criminal act by an **insured-person**.
- (12) **manual labour**.
- (13) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees, or any other loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.

SECTION B1 - DEPARTURE DELAY (applicable to trips outside your home country)

For each **insured-person** this insurance will pay:

1. **You** the amount shown in the schedule of cover as compensation if **you** are at **your international departure point** and the departure of **your** international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time. If the delay continues **we** will pay a further sum as shown in the schedule of cover for each complete period of 12 hours up to the maximum amount shown in the schedule of cover;
2. up to the amount shown in the schedule of cover for the cancellation of **your trip** if **you** are at **your international departure point** and after 12 hours delay **you** wish to abandon the **trip**;
3. up to the amount shown in the schedule of cover for alternative transport to get **you** to **your** destination if:
 - (a) the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or
 - (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.

You will need to obtain independent confirmation of the circumstances.

For each **insured-person** this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1&2- any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
 - any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary.
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
 - 2- the **excess** shown in the schedule of cover.
 - abandonment where the **trip** is of 2 days duration or less, or is a one-way **trip**.
 - 3- any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
 - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than 12 hours.

SECTION B2 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

- (a) up to the total amount shown in the schedule of cover for your personal possessions to cover:
- either (i) the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear,
- or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.
- (b) up to the total amount shown in the schedule of cover to cover the purchase of essential items if your personal possessions are misplaced, lost or stolen on your outward journey from the your home country for over 12 hours from the time you arrived at your trip destination. You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) the excess shown in the schedule of cover of each and every incident giving rise to a claim.
- more than the amount shown in the schedule of cover for any one article, pair or set of any kind, whether they are solely or jointly owned.
 - more than the amount shown in the schedule of cover in total for valuables whether solely or jointly owned.
 - more than £100 in respect of sunglasses, spectacles or prescription glasses.
 - more than £100 for items lost or stolen from a beach or lido.
 - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
 - any claim for loss or theft where you have not notified the police, your carrier or tour operator's representative and obtained a written report.
 - any claim where you are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of £100.
 - loss of, or damage to, property that does not belong to you or any member of your family.
 - any claim that is the result of a domestic dispute.
 - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
 - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
 - the cost of replacing or repairing dentures.
- (a) & (b) - the loss, theft or damage to:-
- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when we will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried on public transport.
 - sports equipment whilst in use.
 - any items more specifically insured elsewhere.
 - valuables carried in any suitcases, trunks or similar containers when left unattended.
 - valuables left unattended except where they are locked in a safe or safety deposit box where these are available or left out of sight in your locked personal holiday or trip accommodation.
 - contact or corneal lenses or artificial limbs.
- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.
 - personal possessions left unattended away from your personal holiday or trip accommodation except personal possessions (but not valuables) left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- (b) - shoes, boots, trainers and the like.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit you need to (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. If, luggage is delayed longer than 12 hours on your outward journey, you may need to buy some essential items, you must keep all the receipts to prove your claim.

For all damage claims you should retain the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. You should keep receipts or vouchers for any items lost or damaged as these will help to prove your claim.

For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.

SECTION B3 - PERSONAL MONEY

For each insured-person this insurance will pay:

- (a) up to the amount shown in the schedule of cover for the loss or theft of your personal money during your trip
- (b) up to the amount shown in the schedule of cover for additional travel and accommodation expenses necessarily incurred to obtain replacement travel documents whilst on your trip if your travel documents are lost or stolen during your trip.

For each insured-person this insurance will not cover:

- (a) - the excess shown in the schedule of cover of each and every incident giving rise to a claim
- more than the amount shown in the schedule of cover in total in cash or currency whether solely or jointly owned
 - loss or theft of personal money due to depreciation in value, currency changes or shortage caused by any error or omission
 - loss or theft of travellers' cheques where the bank provides a replacement service.
 - any financial loss suffered as a result of your debit/credit card being lost or stolen.
 - more than the unused portion of your passport
- (a)&(b) - loss or theft of personal money or travel documents that are not:
- on your person.
 - held in a safe or safety deposit box where one is available.
 - left out of sight in your locked personal trip accommodation.
- any claim for loss or theft where you have not notified the Police, your carrier or tour operator's representative and obtained a written report.
- (b) - the cost of the replacement travel documents.
- any costs incurred before departure or after you return home.
 - any costs which are due to any errors or omissions on your travel documents.
 - your failure to obtain the required passport, visa or ESTA
 - any expenses for food or drink.

What you need to do if you wish to make a claim under this section of the policy:

For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of money we will also require (a) confirmation from your UK or Channel Islands currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

For lost or stolen travel documents you will also need get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.

SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

Please note : If you are admitted to hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours. If your medical bill is likely to exceed £500 you must call the emergency medical assistance service within 24 hours. There are also special outpatient arrangements within Europe. Please see back of policy for details.

For each insured-person this insurance will pay :

to you or your legal representatives the following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness

1. Trips outside your home country

(a) up to the amount shown in the schedule of cover for reasonable:

- (i) fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services.
- (ii) additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within your home country or to travel with you.
- (iii) either (a) up to £2,500 to cover charges following your death outside your home country for your burial or cremation in the locality where your death occurs and the cost of returning your ashes home
Or (b) the return of your body to your home when arranged by us

(b) up to £100 to cover emergency dental treatment only to cure sudden pain.

(c) the amount shown in the schedule of cover for each full day that you are in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid under 1 (a) above.

(d) up to £150 for the loss of excursions that you pre-booked and pre-paid for in your home country and are unable to take because your confinement to bed either in a hospital or in your trip accommodation, and on which you are unable to obtain a refund.

2. Trips within the United Kingdom where it is your home country

(a) up to the amount shown in the schedule of cover for reasonable:

- (i) travel and accommodation costs incurred by you to enable you to return to your home following you suffering serious illness or injury whilst on your trip which results in your not being able to return on your previously booked transportation
- (ii) travel and accommodation costs incurred by one other person who is required for medical reasons to stay with you, to travel to you from within your home country, or to travel with you to your home.
- (iii) costs following your death for the return of your ashes or your body to your home.

(b) the amount shown in the schedule of cover for each full day that you are in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid under 2 (a) above.

For each insured-person this insurance will not cover:

1.(a)- the excess shown in the schedule of cover for each and every incident giving rise to a claim except when you have used the European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to NIL.

- any additional excess applied by Travellers Healthcheck in respect of claims arising out of or caused by a pre-existing medical condition
- any elective or pre-arranged treatment.
- any routine non-emergency tests or treatment.
- any treatment or hospitalisation which can be reasonably expected.
- the cost of replenishing supplies of any medication you were using at the start of the trip, or further treatment for any condition you had at the start of your trip.
- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.

1 & 2.- any claim that is caused by:

- you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- you driving a motorcycle for which you do not hold a full licence to ride in your home country.
- you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
- your suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
- your participation in a hazardous activity unless an additional premium has been paid and the policy endorsed.

1 & 2.- the cost associated with the diversion of an aircraft due to your death, injury or illness.

- repatriation unless this is deemed medically necessary by our appointed emergency medical assistance service

1.(a)(i)- any services or treatment received by you within your home country.

- any services or treatment received by you, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency assistance service, in consultation with your treating doctor, can reasonably wait until you return to your home country

- any services or treatment received by you after the date on which in the opinion of the emergency assistance service, you can safely return home, that would exceed the cost of your repatriation.

- any routine non-emergency tests or treatment.

- repairs to or for the provision of dentures, artificial limbs or hearing aids.
- any dental work involving the use of precious metals.
- in-patient treatment that has not been notified to and agreed by the emergency assistance service.
- any extra costs for single or private accommodation in a hospital or nursing home.
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

1.(a)(iii) - your burial or cremation in your home country.

1.(b) - emergency dental work costing more than £100.

1.(c) - any payment when you are in a private hospital or clinic.

- more than the amount shown in the schedule of cover in total for hospital in-patient benefit.

2(a) - the excess shown in the schedule of cover for each and every incident giving rise to a claim

- any additional excess applied by Travellers Healthcheck in respect of claims arising out of or caused by a pre-existing medical condition

2.(b) - any payment when you are in a private hospital or clinic.

- more than the amount shown in the schedule of cover in total for hospital in-patient benefit.

NOTE:

IF TRAVELLING WITHIN EUROPE YOU SHOULD CARRY THE EUROPEAN HEALTH INSURANCE CARD (EHIC), AND USE THIS AT STATE REGISTERED DOCTORS AND STATE HOSPITALS TO SAVE COSTS.

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY

IN CASE OF SERIOUS EMERGENCY first call an ambulance using the local equivalent of a 999 call. While you wait for the ambulance contact our medical assistance service which is open 24 hours a day and 7 days a week to offer you advice in this emergency situation. We strongly suggest you put their telephone number +44 (0) 845 2603 260 into your mobile phone before you travel so that it is to hand should you need it. Speak to the ambulance driver and get details of the hospital you are being taken to so that our medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU - when you call our medical assistance service in an emergency you need to have some basic information for them to hand:

- your telephone number so you can be contacted on in case you are cut off
- the name and age of the patient and as much information about the medical situation as you are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if you have them
- tell them that you have a **Wrightsure 2012** policy, the premium receipt number, the date you bought it and your booked travel dates
- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment

MINOR ILLNESS OR INJURY - If you need to see a doctor in Europe or Scandinavia then ask your hotel reception or tour operator representative for the address of the nearest public medical facility. In Europe you should show them your EHIC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private medical treatment in these countries if this is approved in advance by our medical assistance service on +44 (0) 845 2603 260. Elsewhere it is advisable to seek advice on where to go for treatment from our medical assistance service if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin your trip by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for our medical assistance service to move you to a more suitable facility.

HOW TO PAY FOR YOUR TREATMENT - Outpatient bills for less than £500 should be paid at the time and claimed on your return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If you are admitted to a medical facility then you may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to **Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK**. Our medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of your claim has been established.

WHAT HAPPENS IF I CANNOT RETURN HOME ON MY BOOKED DATE DUE TO ILLNESS OR INJURY? Don't worry, provided you have contacted our medical assistance service your policy will be automatically extended to cover you until it is agreed that you are fit to travel home. Our medical assistance service will liaise with your treating doctor and you and once you are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY? - This policy covers you to come home early because you are ill only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact our medical assistance service on +44 (0) 845 2603 260 for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured, as not all circumstances are covered by your policy. If you are not sure whether your particular circumstances are included in the cover then call **Travel Claims Facilities on +44 8453 707187** between 9.00 am and 5.00 pm UK time for advice.

SECTION B5 - CURTAILMENT (CUTTING SHORT YOUR TRIP).

For each insured-person this insurance will pay:

up to the amount shown in the schedule of cover for **you** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following your **necessary curtailment of your trip** due to:

- (a) the **trip** being cut short by **you** early return **home** because of:
- the death, injury or illness of:
 - you** or a friend with whom **you** are travelling .
 - a **close relative** who lives in **your home country**
 - a **close business associate** who lives in **your home country**
 - a friend who lives abroad and with whom **you** were intending to stay,
 - you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
 - you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the home **your home country** of **your friend** or **close relative**, or usual place of business in **your home country** having suffered from burglary, serious fire, storm or flood.
- (b) the **trip** being interrupted because **you** have been confined to hospital for the rest of **your trip** because of injury or illness.

Please Note: Payment will be made on the number of full days of **your trip** that are lost from the day **you** are repatriated.

For each insured-person this insurance will not cover:

- the **excess** shown in the schedule of cover of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - you** being in breach of the Health Conditions on Page 2 of this policy
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a **close business associate**.
 - your** failure to obtain the required passport or visa.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the **curtailment of your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances.
 - your** loss of enjoyment of the **trip** however caused.
 - your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - a known **pre-existing medical condition** of a **close relative** or a **close business associate** or any recognised complication caused by the **pre-existing medical condition**.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- curtailment** cover where the **trip** is of 2 days duration or less or is a one-way **trip**.
- curtailment** due to the fear of an epidemic or pandemic.
- curtailment** due to any event caused by:
 - you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed **emergency medical assistance service**. **Curtailment** claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

SECTION B6 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to the amount shown in the schedule of cover plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- injury, illness or disease of any person.
- loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- (a) & (b)- the **excess** shown in the schedule of cover in respect of each and every event that causes a claim.
- (c)- the **excess** shown in the schedule of cover in respect of each and every event that causes a claim.
- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided under any other insurance.
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
 - that is caused by any deliberate act or omission by **you**.
 - that is caused by **your** own employment, profession or business or any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal.
 - that falls on **you** by agreement and would not have done if such agreement did not exist.
 - any liability for injury, illness or disease suffered by **you** or any member of **your** family.
 - compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
 - mechanically propelled vehicles and any trailers attached to them.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

SECTION B7 PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay:

A single payment up to the amount shown in the schedule of cover for **your** accidental bodily injury, that independently of any other cause, results in **your**:

- death
 - total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet
 - permanent and total disablement from engaging in paid employments or paid occupations of **any and every** kind
- all occurring within 12 months of the event happening.

For each insured-person this insurance will not cover:

- any event that is due to:
 - you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
 - your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- more than one of the benefits that is a result of the same injury.
- (a) more than £7,500 death payment when **your** age is under sixteen (16) years or is sixty-six (66) years or over at the time of the incident.

*NB. Where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

SECTION B8 LEGAL ADVICE AND EXPENSES

For each insured-person this insurance will pay:

up to up to **the amount shown in the schedule of cover** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.

PLEASE NOTE

- **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy:

If **you** have an accident abroad and require legal advice **you** should telephone:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should:

telephone **0161 228 3851** or fax **0161 909 4444**

APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

WHERE TO OBTAIN A CLAIM FORM

We have appointed **Travel Claims Facilities** to look after **your** claim. If **you** require a claim form please advise the section of the insurance on which **you** want to claim and scheme reference to:

Travel Claims Facilities

PO Box 420

Tonbridge

Kent TN9 9DE

telephone: **08453 707 133**, fax: **0870 620 5001**

or obtain a form from the internet at: **www.travel-claims.net**



APPEALS PROCEDURE

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

1. If **your** complaint is regarding the selling of **your** policies:

Scott Webster
Director
Wrightsure Services Ltd
799 London Road
West Thurrock
Essex
RM20 3LH

2. If **your** appeal is regarding policy cover or the claims or assistance service or medical screening:

**The Claims Manager,
Travel Claims Facilities
PO Box 420
Tonbridge
Kent TN9 9DE**

Should **we** still not be able to resolve the matter **you** may then follow the complaints procedure detailed below

COMPLAINTS PROCEDURE

If, following an appeal, **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

**The Branch Manager,
URV,
Oast Business Centre,
North Frith Farm,
Ashes Lane,
Hadlow,
Kent, TN11 9QU,**

who will review the claims office decision.

If **you** are still not satisfied with the outcome **you** may:

Ask the Financial Ombudsman Service (FOS) to review **your** case.

Their address is

**South Quay Plaza
183 Marsh Wall
London E14 9SR**

Their telephone advice line is **+44 (0) 845 080 1800**

**WILFREDA BEEHIVE, EAGRE AND CLARKSONS ARE TRADING NAMES OF WILFREDA LUXURY COACHES
WILFREDA LUXURY COACHES IS AN APPOINTED REPRESENTATIVE OF ITC COMPLIANCE LIMITED
WRIGHTSURE SERVICES LIMITED IS AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY**

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A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

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Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

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