

TRAVEL INSURANCE IMPORTANT NOTICE

Your attention is drawn to important features of your policy including:

- **Insurance Certificate:** You should read this document carefully as it gives You full details of what is and what is not covered and the conditions of the cover.
- **Conditions, Exclusions & Warranties:** conditions and exclusions will apply to individual sections of this policy while general exclusions, conditions and warranties will apply to the whole of the policy.
- **Health/Pre-existing Medical Conditions:**
The policy contains conditions related to health of the people travelling and others upon whose well being the trip may depend. It may be that You are required to disclose the condition of such people prior to the cover being issued and You must be aware that the failure to disclose such matters will prejudice your position.
N.B. You are responsible for all costs incurred in submitting the report to the healthcheck line.
In addition any circumstances known to You either prior to or after effecting the insurance which may give rise to a claim including significant changes in your circumstances (such as your state of health or that of a person on whom your travel arrangements may depend) must be made known as soon as possible. Failure to do so may invalidate Your claim.
- **Overseas Medical Treatment** If You require medical attention in a country with a reciprocal health care agreement with the UK such as the countries of the European Union, Switzerland, Australia and New Zealand You must ensure that the medical treatment you obtain is provided wherever possible at hospitals or by doctors working within the terms of the agreement.
- **Hazardous Pursuits, Dangerous Sports or Pastimes:** if You are going to take part in dangerous activities, sports or pastimes where there is a risk of injury, or can be expected to aggravate an existing infirmity, please contact Your Tour Operator to check that this policy covers You. Additional premiums or exclusions may apply.
- **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" replacement cost basis. Claims for sports equipment damaged whilst in use are not covered. Loss of damage or property not belonging to You is also not covered.
- **Policy Limits:** most sections of Your policy have limits on the amount We 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 this insurance certificate if You intend taking expensive items with You. Items such as camcorders, jewellery etc, should be fully insured under Your Household policy.
- **Policy Excesses:** under most sections of the policy, claims will be subject to 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.
- **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property, as You would if You were not insured.
- **Complaints:** this insurance certificate has in it a Complaints Procedure which tells You what steps You can take if you wish to make a complaint.
- **"Cooling Off" Period:** We hope You are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with your requirements, please return it to Your tour operator within 14 days of issue and We will refund Your premium, provided You have not travelled or made a claim.

PLEASE MAKE SURE YOU READ YOUR INSURANCE CAREFULLY

IMPORTANT POINTS TO HELP PLEASE READ CAREFULLY

1. The medical emergency service must be contacted if You require in-patient hospital treatment or out-patient treatment in the USA/Canada and Caribbean or any in or out-patient treatment in excess of £250 or if you need to curtail your trip and return home.
2. If You must cancel Your Trip, You should contact Your travel agent or tour operator without delay.
3. Any loss or damage to Your property while in the custody of an airline or other carrier must be immediately reported to the carrier when the loss or damage is discovered and always within 3 days of Your Trip and a written report (Property Irregularity Report) obtained.
4. Most claims for theft of property arise when items are left unattended or do not receive proper care. In these circumstances Your claim could be turned down.
5. Your Baggage and Personal Effects and Valuables are only covered when left unattended if left in a secure locked hotel room, apartment, holiday residence or other locked and secure self-contained accommodation.
6. This Insurance provides limited cover for theft of Your Baggage and Personal Effects (excluding Valuables) from an unattended vehicle provided it is in a locked enclosed boot or concealed by a parcel shelf, the loss is not between the hours 2000 hours and 0800 hours and there is evidence of forcible entry.
7. Your Money is only covered while being carried by You or in a locked safe or safety deposit box.
8. All loss or theft must be reported to the police within 24 hours of discovery and a written police report obtained.
9. Your property is covered for the actual cash value of the item at the date of the loss or damage. Therefore age, wear and tear must be taken into account when making Your claim.
10. Persons aged 60 to 75 years at the time of purchase must pay the appropriate additional premium otherwise cover will be invalid.
11. There is no cover for persons aged over 75 years at the time of purchase.
12. For persons booked to travel to Caribbean destinations, cover will include up to 24 hours stop over elsewhere en route.
13. Under Sections A, B, D, E, F and G of this Insurance, claims are subject to a £50 excess and Section H is subject to a £250 excess. This means that You will be responsible for paying part of the loss or claim.

N.B. The Valuables and Money cover provided is limited to the amount stated in the Summary of Cover and Limits. We strongly recommend You have full cover for all Your items of value under an extension of a household policy or separate all risks cover.

Should you require further details of cover please contact:

ONE UNDERWRITING LIMITED
40 Lime Street,
London EC3M 5BY
TEL: 020 7621 8640 FAX: 020 7929 1484

TRAVEL INSURANCE

*Specially Designed
for*



Sackville Travel

203 STOCKWELL ROAD
LONDON SW9 9SL
Tel: 020 7274 2242/2755

By



ONE Underwriting Limited

And Effected with

All Seasons Underwriting Agencies Limited.
Underwritten by:



IGI Insurance Company Limited

