

## TRAVEL INSURANCE – IMPORTANT INFORMATION

**Holmeswood Coaches Limited** is an appointed representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7<sup>th</sup> Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland Company Number: SC108909.

We only offer travel insurance from a single insurer – Europäische Reiseversicherung AG (ERV). This travel insurance is suitable for those who wish to insure themselves when travelling against the specified financial loss of unforeseen circumstances and events relating to your trip. A list of the covers and corresponding limits can be found below. Please see your policy document for further details. We have not provided you with any recommendation or advice about whether this product meets your specific insurance requirements. It is your responsibility to decide whether this policy suits your needs.

**SIGNIFICANT EXCLUSION: If your medical condition cannot comply with the following terms then any claim related to that medical condition will not be covered:**

**For UK Travel (England, Scotland, Wales, Northern Ireland or Scilly Isles). You DO NOT need to declare your medical conditions; however, you must comply with the following;**

1. You are not aware of any reason why the trip could be cancelled or cut short
2. You are not travelling: (a) against the advice of a medical practitioner (b) for the purpose of obtaining medical treatment (c) if you have been given a terminal prognosis
3. You are not receiving or awaiting tests, treatment or investigations for any illness or injury as a hospital day case or inpatient. Any claim arising from this illness or injury will not be covered
4. If you are on medication at the time of travel your medical condition must be stable and well controlled
5. You must notify Medical Screening immediately of any change in your medical circumstances between the policy issue date and time of departure.

**For EU Travel (including The Channel Islands); the traveller MUST inform ERV via the health check phone line on 01403 288 423 if they or any person upon whose health the trip depends;**

1. Has any existing or on-going medical condition(s)
2. Is taking any prescribed medication
3. Has or has had any medical condition(s) still requiring periodic review
4. Is awaiting any tests, treatment, investigation, referral or the results of these
5. You must notify Medical Screening immediately of any change in your medical circumstances between the policy issue date and time of departure.

This information is correct at the time of printing, but may be subject to change. Please refer to your policy document to check your cover.

Travel Policy - For full details about your cover and all exclusions please refer to the policy document		
COVER	LIMIT	EXCESS PAYABLE
Cancellation	Up to £2,000	Excess: £50    Deposit only: £10
Curtailment	Up to £2,000	£50
Emergency Medical & Repatriation Expenses	Up to £2m	£50
Missed Departure (not UK)	Up to £600	£50
Personal effects and Money	Up to £1,500 Up to total of £200 for valuables Up to £200 for Lost Passport	£50
Luggage Delay	Up to £100	NIL
Personal Liability	Up to £2,000,000	NIL
Personal Accident	Up to £10,000	NIL
Legal Costs & Expenses	Up to £25,000	NIL

**Important** –You must take reasonable care to provide us with complete and accurate information to any questions we ask when you take out, or make changes to your policy. If you do not provide us with complete and accurate information which is subsequently disclosed, or comes to light after the commencement date of the insurance, your insurer may consider that you have misrepresented your risk and may have the right to amend, restrict or cancel your cover under this policy.

**Cancellation Rights** - If your cover doesn't meet your requirements, please let Holmeswood know within 14 days of receiving your policy document and return all your documents for a refund of your premium. Any premium already paid will be refunded to You providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

**Claims** - Full details of how to make a claim and how to appeal should your claim not be successful can be found in the policy document.

**Complaints** - Should you have a complaint about the sale of your travel insurance policy, please contact The Branch Manager, Arthur J. Gallagher Insurance Brokers Ltd, 6th Floor, Temple Circus House, Temple Way, Bristol BS1 6HG. Should you remain unhappy with our final reply, you may have the right to refer your complaint to The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

**Financial Services Compensation Scheme (FSCS)** - We are covered by the FSCS. You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS [www.fscs.org.uk](http://www.fscs.org.uk).