

TRAVEL INSURANCE – DON'T LEAVE HOME WITHOUT IT

Wilfreeda Beehive/Eagre Coaches has arranged special travel insurance through Wrihtsure Insurance that is 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. A copy of the policies will be sent to you with your booking confirmation.

Our policies provide up to the following cover per person:

Cancellation	up to £1,500 (UK Trips & European trips)
Departure delay	£20 after 12 hours delay, £10 after each subsequent 12 hour delay (max £60)
Abandonment after 12 hours	up to £1,500 (UK Trips & European trips)
Missed departure	up to £100 (UK trips) £300 (European trips)
Personal possessions	up to £1,500 maximum per item: £200 total of valuables: £200
Delayed possessions	up to £100 if your possessions are delayed by more than 12 hours from arrival at your resort
Personal money	up to £200
Loss of travel documents	up to £200 for travel and accommodation costs necessary to replace your lost travel documents
Emergency medical expenses	up to £2,000,000 (includes 24 hour emergency assistance) £1,000 (UK trips)
State hospital benefit	£15 per day, up to maximum of £450 (£10 per day up to a maximum of £100 UK trips)
Curtailment charges	up to £1,500 (UK Trips & European trips)
Personal liability	up to £2,000,000
Personal accident	Death: £15,000 (£7,500 65 & over) Loss of Limbs: £15,000 Permanent Total Disablement: £15,000
Legal advice & expenses	up to £10,000

Policy excess: You will have to pay £15 when your claim is for Loss of Deposit. You will have to pay £50 when your claim is for cancellation, abandonment or curtailment or emergency medical expenses. You will have to pay £30 when your claim is for personal possessions or personal money. You will have to pay no excess for Personal Liability Claims other than when the claim is for damage to Third Party Property when the excess is £250.

Wilfreeda Beehive and Eagre Coaches are an Appointed Representative of ITC Compliance Ltd who are authorised and regulated by the Financial Services Authority. Union Reiseversicherung AG is authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Services Authority

TRAVEL INSURANCE - IMPORTANT NOTICE Before you purchase this insurance Wilfreeda Beehive/Eagre Coaches is required to bring to your attention 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: Unlike many policies your Travel Insurance policy 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 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
- You are not travelling for the purpose of obtaining medical treatment abroad

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 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 point 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.

Hazardous Activities: If you are taking part in activities that present a risk of injury, including scuba diving and water sports, 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 the law of England and Wales unless you and your insurers have agreed otherwise.

If you would like more information, please contact your Tour Operator; particularly if you feel the insurance may not meet your needs.

These details are not a substitute for your insurance policy. Please make sure you read your policy carefully

PLEASE NOTE:

- Wilfreeda Beehive/Eagre Coaches 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