

Travel Factsheet...



• Pre-Existing Medical Conditions

If you require cover for a medical condition a medical questionnaire must be completed. This applies to you and anyone you wish to cover under the policy or anyone upon whose health your trip may depend (e.g. a close relative or business associate). You must tell us if you or any other person upon whose health the trip may depend has received treatment or been a hospital in-patient during the last 2 years or is currently prescribed medications for any medical conditions. Please note that cover for these conditions will be provided only following our acceptance confirmed to you in writing and payment of an additional premium. If you require advice please contact the Holiday Choice Medical Advice line on 01234 365100.

• Hazardous Pursuits

You must notify Holiday Choice if you intend to participate in any Hazardous or Sporting Activities (e.g. Horse Riding or some types of Scuba Diving). Holiday Choice can advise whether these activities are covered automatically under your policy or whether an additional premium is required.

• Senior Traveller

Senior Traveller premiums apply to people aged 65 and over but under the age of 75 at the start of the policy. Annual multi-trip cover for people aged 75 or over and under age 80 may be available on request but may be subject to medical screening.

• Winter Sports

Winter Sports cover is available only to persons under the age of 65 years. Under annual multi-trip policies, Winter Sports cover is limited to 17 days per policy year provided the appropriate Winter Sports premium has been paid.

• Family Cover

Family Cover applies to you and your spouse (including common-law spouse), plus up to 6 of your unmarried dependant children under the age of 19 (under 23 if in full time education). Please note that children are covered under this policy only when travelling with an insured adult.

• Extended Trips

The maximum duration of any one trip under annual multi-trip policies is 31 days but this can be increased to a maximum of 60 days for any one trip on payment of an additional premium.

IMPORTANT NOTICE...

Your rights and obligations

• Disclosure of Material Facts

It is a legal requirement that any one seeking a policy of insurance must disclose information that might influence the insurers in fixing the premium or determining whether they accept the risk. This requirement also relates to any changes in material facts, once the policy has been accepted. If you change any of your personal circumstances during the period of insurance please notify us.

Example:

During the policy term, one of the insured is diagnosed with a new medical condition. You must notify the insurer of the change in circumstances.

If you are unsure of the relevance of a material fact, you should always disclose it.

• Complaints Procedure

The complaints procedure is outlined in the enclosed Summary of Travel Cover.

• Holiday Choice Limited

Holiday Choice Limited is authorised and regulated by the Financial Services Authority (FSA). Our Registration Number is: 309128. The FSA can be contacted in a number of ways.

By post:

The Financial Services Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS

Telephone: 0207 0661000

Website: www.fsa.gov.uk

Email: consumerhelp@fsa.gov.uk

Holiday Choice Limited is an independent company and is not owned by an insurance company or underwriters. We are responsible for arranging your policy. But because we place our insurance with one insurer, we will not give advice on the policies or cover offered by other companies. After assessing your insurance requirements we will advise you regarding the cover provided under our policy arranged with that insurer and the options available to you. This will allow you to decide whether to purchase your travel or continental motoring insurance from us.

We have selected the insurer we use after scrutiny of the main insurers operating in the UK and their products. We are confident that Groupama offers the best balance between cover and price together with high quality service and the security provided by a major insurer.

Travel insurance is covered by the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms.

The FSCS protects customers of firms that give advice about general insurance and arrange general insurance policies. It can pay compensation if a firm is unable, or likely to be unable, to pay claims against it. In general this is when a firm is insolvent. The compensation the FSCS can pay is limited to 100% of the first £2,000 plus 90% of the remainder of a claim. The FSCS can be contacted at: Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN
Tel: 020 7892 7300.