

Arundel & Brighton Lourdes Pilgrimage Ltd - Holiday Insurance

We have arranged with **Global Travel Insurance Services Ltd** a holiday insurance policy specially designed with our holidays in mind. This policy is insured by **ETI – International Travel Protection (ERV)**, the UK branch of Europäische Reiseversicherung AG, who are Licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de) and approved by the Financial Conduct Authority to undertake insurance business in the UK.

We summarise below the details of the insurance cover provided which also includes 24-hour emergency service from **Towergate Assistance**. The following is a brief summary of the cover available. Full details of the cover, conditions and exclusions will be forwarded with your confirmation of booking. In any event you may ask for a specimen copy of the policy wording before booking should you wish to examine this in advance.

SECTION OF COVER	MAXIMUM SUMS INSURED AND / OR BENEFITS PER PERSON	MAXIMUM EXCESS PER PERSON
1 – Travel delay	Delayed departure up to £60 (£20 after 12 hours and £10 per 12 hours delay thereafter)	No excess
2 – Missed departure	Up to £500 for trips outside the United Kingdom	No excess
3 – Personal accident	Up to £15,000 (subject to age)	No excess
4 – Medical and other expenses including curtailment	Up to £5,000,000 including £250 emergency dental treatment, additional accommodation, travelling/repatriation expenses if you are hospitalised or have to stay beyond your return date (limited to £1,500 for trips solely within the United Kingdom), £5,000 for return of body or ashes (limited to £2,500 for death in the United Kingdom), £2,500 for funeral expenses abroad, £100 for taxi fares and telephone calls necessarily incurred, curtailment costs up to £3,000 and additional travelling expenses if you have to return home early (limited to £300 for trips solely within the United Kingdom)	£75 (£50 Curtailment) or more depending on your age.
5 – Hospital benefit	£15 per day up to a maximum of £300	No excess
6 – Personal property	Up to £1,250 baggage, £75 delayed baggage, valuables total £200, single article limit £200 and £500 for personal money (cash limited to £250) and £50 for children aged under 16	£50 except for delayed baggage
7 – Loss of passport expenses	Up to £200 including loss or theft of your visa	No excess
8 – Personal liability	Up to £2,000,000	£250

Unless you are travelling to Area 4, there is no requirement for you to declare your medical conditions. However, to be covered for any medical conditions you have or have had, you must be able to comply with the following Special Conditions:

1. No trip is booked or undertaken against medical advice or for the purpose of obtaining medical treatment.
2. If your health changes after the start date of your policy you must contact the insurer to make sure that your cover is not affected.
3. If **you** have a medical condition, **you** must obtain confirmation from **your medical practitioner** that there is no reason why **you** should not travel and **you** must ensure that this confirmation is recorded in **your** notes.

There are also some main health exclusions that apply to all persons as follows:

1. Any terminal illness suffered by you (or any person upon whose health the trip depends).
2. Any claims on medical grounds where you fail to provide a medical certificate or other suitable evidence from a medical practitioner.

This policy is only available to residents of the United Kingdom. The definition of residents of the United Kingdom is any person who is staying in or has lived in the United Kingdom for more than 12-months, or if studying or working in the United Kingdom for more than 6-months.

Arundel & Brighton Lourdes Pilgrimage Ltd has arranged this insurance with **Global Travel Insurance Services Ltd** who is authorised and regulated by the Financial Conduct Authority (firm reference 305686) being permitted to advise and arrange general insurance contracts. Our status can be checked on the Financial Conduct Authority Register by visiting www.fca.org.uk or calling 0845 606 9966.