

Coach & Air Holiday Travel Insurance

Travel Insurance Premiums (Subject to Change)

LENGTH OF TRIP	UK COACH	EUROPE COACH INC. ISLE OF MAN AND IRELAND	CHANNEL ISLANDS	ISLES OF SCILLY	EUROPE AIR INC. IRELAND
2 DAYS	£15.00				
3 DAYS	£18.00				
4 DAYS	£26.50	£39.50			
5 DAYS	£26.50	£39.50		£34.00	£51.50
6 DAYS	£28.00	£42.00	£54.40	£36.00	£54.50
7-9 DAYS	£30.50	£45.50	£58.50	£38.00	£58.50
10 DAYS	£32.00	£49.00			£63.50
11 DAYS	£32.00	£75.00			

Summary of Cover

To travel with Woods YOU MUST take out travel insurance. A Special Coach Holiday Travel Insurance Scheme is available for all passengers travelling on our holidays from AXA Insurance (UK) plc who are authorised and regulated by the Financial Services Authority. Should you wish to take advantage of our Coach Holiday Travel Insurance please include the appropriate premium when booking your holiday.

DEMANDS AND NEEDS

This insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded pre-existing medical conditions, are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen events detailed in the cover section below. Subject to the terms, conditions and maximum specified claim limits.

IMPORTANT

We will not provide you with advice about the suitability of this product for your individual needs but will be happy to provide you with factual information.

We summarise below the details of the insurance cover provided which also includes SPECIALTY ASSISTANCE LTD – 24-hour emergency service. The following is a brief summary of the cover available. Full details of Cover, Policy Warranties 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.

COVER

	SUMS INSURED UP TO
Cancellation	£3,500
Missed Departure/Travel Delay	£600/£60
Personal Accident	£15,000
Medical and other Expenses including Curtailment	£2,000,000
Medical Inconvenience Benefit	£450 (£15 per 24 hours)
Personal Property/Loss of Passport	£1,500/£200
Personal Liability	£2,000,000
Delayed Baggage	£100
Legal Expenses	£10,000
14 day Refund	Insurance Premium

POLICY EXCESSES

Cancellation, Curtailment, Holiday Abandonment and Loss of Deposit for holidays up to and including 3 days £NIL. For holidays over 3 days Loss of Deposit excess £15.00 each and every loss. For holidays over 3 days excess £50.00 each and every loss for Cancellation, Curtailment and Holiday Abandonment. Medical and Other Expenses, Personal Property and Money excess £50.00 each and every incident per Insured Person.

IMPORTANT – HEALTH CONDITIONS

If you are travelling in England, Scotland, Wales or Northern Ireland and can answer NO to questions 1-4 immediately below, it will not be necessary for you to complete a Self Declaring Medical Form. The Standard Policy Terms, Conditions and Exclusions shall apply.

It is a condition that at the time of taking out this policy and between that time and your departure you must comply with each of the following:

- 1) You are not aware of any reason why the trip should 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, or
 - c) if you have been given a terminal prognosis
- 3) You are not receiving or awaiting treatment for an illness or injury as a hospital day case or in-patient, as any claim arising from this illness or injury will not be covered.
- 4) If you are on medication at the time of your travel your medical condition must be stable and well controlled.

IN ADDITION IF YOU ARE TRAVELLING OUTSIDE ENGLAND, SCOTLAND, WALES OR NORTHERN IRELAND, THE FOLLOWING ADDITIONAL CONDITIONS WILL APPLY:

You must notify the Issuer of this policy immediately of any of the conditions listed below arising between the date the policy is issued and the time of departure of the trip. We must be informed of any fact which is likely to influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.

- 1) If you have received medical treatment as a hospital day case, in-patient or out-patient during the six months prior to the booking of the trip, you must obtain medical advice from a medical practitioner at your cost confirming that you will be fit enough to take the trip.
- 2) If you are undergoing medical treatment as a hospital out-patient at the date the final balance of the trip is due to be paid, a certificate of fitness confirming your ability to travel must be obtained by you at your cost.

THE POLICY CONTAINS THE FOLLOWING GENERAL EXCLUSIONS:

You are not covered for anything caused directly or indirectly by you suffering from Stress, anxiety or depression unless it has been investigated and diagnosed as such by a Consultant specialising in the relevant field, who must confirm in writing at your cost that you are fit enough to take this trip.

You must notify the issuer of this Policy immediately of any of the conditions listed above arising between the date the policy is issued and the time of departure of the trip.

COOLING OFF PERIOD

You should read your policy immediately to ensure it meets with your requirements. If for any reason it does not it must be returned to the issuer of the policy within 14 days of the date of issue or prior to travel whichever ever is the sooner. Your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen. If you cancel your policy after 14 days no refund will be given.

WOODS TRAVEL/HOLIDAYS LTD ARE AN APPOINTED REPRESENTATIVE OF ITC COMPLIANCE LIMITED WHO ARE AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY

Woods Holidays Ltd

a: 43 Aldwick Road, Bognor Regis, Sussex, PO21 2NL
tel: 01243 870870 fax: 01243 871667

Woods Travel Ltd

a: Park Chambers, Park Road, Bognor Regis, Sussex, PO21 2PX
tel: 01243 868080 fax: 01243 871667

STATUS DISCLOSURE INFORMATION

The Financial Services Authority (FSA) is the independent regulator of financial services. Use this information to decide if our services are right for you.

Woods Holidays Ltd is an appointed representative of ITC Compliance Limited which is authorised and regulated by the FSA (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts

Woods Holidays Ltd only offer travel insurance from a limited number of insurers. A List of these insurers is available on request. No additional fees will be charged for this service.

You WILL NOT receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed

We always aim to provide a first class service, however if you have any cause for complaint any enquiry in the first instance should be addressed in writing to The Compliance Officer, ITC Compliance Limited, at Charnwood House, Marsh Road, Bristol, BS3 2NA. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend upon the type of business and the circumstances of your claim.

Details of ITC Compliance Limited's authorisation (including their authorised number 313486) can be confirmed by contacting the FSA on 0845 606 1234 or by visiting the FSA's website <http://www.fsa.gov.uk/register>.

DEMANDS AND NEEDS STATEMENT**Travel Insurance**

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

IMPORTANT INFORMATION

Our travel insurance policies have a number of exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and every member of your party meet the eligibility criteria: Specifically our policy may NOT be applicable for you if:

- You are over the maximum specified age at the time of your trip
- You have pre-existing medical conditions

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy booklet.

If after purchasing your policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy. If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen

The policy does not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone **020 7008 0232** or **0233** or visit their website at **www.fco.gov.uk**).

It is important that you read and understand the above information. You should have been provided with a copy of all relevant policy documentation to enable you to make an individual informed buying decision based on your own personal circumstances, travel plans and the merits of the policy. This buying decision is your own and you will not have received a personal recommendation or advice from us.

Confidentiality and Data Protection Your information will only be disclosed to third parties in the normal course of arranging and administering any insurance contract(s) and to ITC Compliance Limited for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes.