

YOUR HOLIDAY INSURANCE

Schedule of cover and rates apply for insurance purchased from 1 January to 31 December 2021

Travel insurance is a vital aspect of booking a holiday, giving you protection against unforeseen circumstances that could otherwise spoil your holiday. It is important that you purchase travel insurance that properly covers your participation in whatever activities you may undertake at the time that you make your booking. To assist you with this, we have arranged tailored travel insurance from Travel & General Insurance Services Limited to specifically meet your needs on your holiday.

A summary of the cover is detailed below. Full details of the key benefits, conditions and exclusions will be included in the policy wording, a copy of which will be sent to you 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.

Welsh's Coaches Limited is an Appointed Representative of Travel & General Insurance Services Limited who is authorised and regulated by the Financial Conduct Authority (their firm reference is 304788) and which is permitted to arrange general insurance contracts, full details can found at www.fca.org.uk.

New for 2021 – Covid Inclusive Cancellation and Medical Cover as standard *

Single trip policy – Schedule of cover		
Section of cover	Maximum sums insured and/or benefits per person	Maximum excess per person
Cancellation/Loss of Deposit	£2,000	£75 (Nil in respect of Loss of Deposit)
Delayed Departure	£60 (£20 first full 12 hours, £10 each extra 12 hours)	Nil Delayed Travel
Abandonment	£1,500 (after 12 hours)	£75
Missed Departure	£100 in England, Scotland & Wales £300 for Northern Ireland, Isles of Scilly, Channel Islands, Isle of Man & Europe	Nil
Personal Accident	£10,000 (subject to age)	Nil
Medical & Other Expenses (including Curtailment and Repatriation)	£1,000,000 - outside the UK medical (emergency dental treatment limited to £350), additional travel, accommodation & repatriation expenses if you are hospitalised or have to stay beyond your return date (trips solely within the UK are limited to £1,500 and to £300 for additional travelling expenses)	£75
Funeral Expenses Abroad	£1,000	
Taxi fares and telephone calls	£100	
Hospital Benefit	£15 each 24-hour period, max £450	Nil
- Trips solely within the UK	£10 each 24-hour period, max £100	Nil
Personal Property	£1,500	£75
- Single item, pair or set	£200	
- Valuables limit	£200	Nil
Delayed Baggage	£100	£75
Personal Money	£200	
- Children aged under 16	£50	
Loss of Passport Expenses	£200 including loss or theft of visa	Nil
Personal Liability	£1,000,000	Nil
Legal Expenses	£25,000	Nil

(* Please refer to the policy wording for full details on policy cover in respect of COVID-19 and any policy limitations)

Health Conditions

If you are only travelling within the UK, Channel Islands or Isle of Man during your journey, it is a condition of this policy that you can comply with the following: -

- You are fit to travel and undertake your planned journey.
- Following any claim investigation, your doctor confirms they would have agreed with or recommended your travel plans when you took out this insurance, booked your journey or at the time you travelled (whichever is later).
- You are not travelling with the purpose of having medical treatment or a consultation.
- You are not awaiting the outcome of any medical tests or an appointment at a medical facility for any medical investigations.

For travel outside of the UK

- You will not be covered for any claims arising as a direct or indirect result of an existing medical condition if, in the 12 months before taking out this insurance or booking your journey (whichever is later), if you: -
- Were referred for tests, investigations, treatment or surgery, or were awaiting the results of any referral.

- Attended or were due to attend a hospital or clinic as an outpatient or inpatient received treatment or saw a medical practitioner for a medical condition.

- Were prescribed medication.

Unless the condition(s) has (have) been declared to and accepted by us in writing. You should contact the Medical Screening Team by calling 023 9241 9063 if

- You need to declare a medical condition;
- You are unsure whether a medical condition needs to be declared or not.

If we are unable to cover a medical condition, this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a travelling companion, someone you were going to stay with, a close relative or a business associate if at the time your policy was issued: -

- You were aware they had undiagnosed medical condition(s) for which they were awaiting tests, investigations or the results of these.
- You were aware that their medical condition(s) were unstable, were likely to get worse in the next 12 months or they had been diagnosed as having a terminal condition.

If our chosen insurance provider, Wrightsure Services (Hampshire) Limited are unable to offer you the travel insurance cover you require, or your premium is higher than you expected because you have serious medical conditions, you may be able to get help by accessing the Money and Pensions Service travel directory or by calling 0800 138 777 (lines are open Monday to Friday, 8am to 6pm).

A policy document that fully defines the cover, conditions and exclusions will be sent to you with your booking confirmation. When you receive your policy, please take the time to read it carefully to ensure you understand what is and what is not covered, and that all activities that you may wish to participate in are included. If it does not meet your requirements, please return the policy, proof of premium and any other relevant documentation to us within 14 days of receipt and we will refund the premium in full, provided you have not travelled or made a claim.

Significant or unusual limitations or what is not covered

- Cover is only available if you are a resident of the UK, for travel within and from the UK and repatriation will be from within or to the UK only.
- Cover is only available for the whole duration of a booked trip to a maximum of 31 consecutive date, and cover cannot be purchased once a trip has already begun.
- The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each insured person.
- If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure you get a copy of the Police report. Failure to comply may result in your claim being rejected or the amount of any relevant claim reduced.
- You are not covered for valuables, your passport or visa if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- Stolen property: You are not covered for baggage stolen from:
 - an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - the passenger compartment of any unattended vehicle.

Premium per passenger for COACHING HOLIDAYS

Period	UK *	Europe #
1 day	£15.00	£45.00
2 days	£20.10	£45.00
3 days	£21.00	£45.00
4 days	£21.60	£47.40
5 days	£24.00	£54.00
6 days	£27.00	£60.00
7 days	£27.00	£66.00
8 days	£28.50	£69.00
9 days		£72.00
10 days		£72.00
11 days		£78.00
12 days		£78.00
13 days		£78.00
14 days		£78.00

* Includes Northern Ireland, Isle of Man & Scilly Isles

Includes Channel Isles & Eire