

Holiday insurance

Important information about your Personal Travel and Motor Breakdown Insurance

Insurer

This insurance is underwritten by Mondial Assistance Europe N.V. and administered in the United Kingdom by Mondial Assistance (UK) Limited. Mondial Assistance (UK) Limited is authorised and regulated by the Financial Services Authority. Mondial Assistance Europe N.V. is authorised by De Nederlandsche Bank (DNB) and regulated by the Financial Services Authority for the conduct of UK business.

Mondial Assistance Europe N.V. follows the Financial Ombudsman Service code of conduct for complaints and is covered by the Financial Services Compensation Scheme (FSCS).

Telling us about relevant facts

Before your policy is issued, you must tell us about anything that may affect your cover. If you do not tell us about something that may be relevant, your cover may be refused and we may not cover any related claims.

Policy document

The policy wording gives you full details of what is and what is not covered and what to do if you need to claim. It is very important that you read the whole of this policy before you travel and make sure the cover is suitable for you. Please make sure that you take it on holiday with you in case of an emergency.

A policy will be sent at the time of booking and a copy of the policy wording is available on request.

Policy limits

Each section of the policy shows the most you can claim but other limits may apply. For example under the Personal Possessions Section there are other specific limits for any one item and for valuables (including photographic equipment).

If you intend to take expensive items with you please check that you are fully covered.

Conditions and exclusions

Your policy does not cover all possible events and expenses. There are conditions and exclusions that apply to individual sections of the policy and general conditions and exclusions that apply to the whole policy.

Health exclusions

These apply to Emergency medical and associated expenses and Personal accident sections. It is very important that you read and understand the following:

- You will not be covered if you travel against the advice of a doctor.
- You will not be covered if you are travelling specifically for the purpose of obtaining and/or receiving any consultation at any medical facility, elective surgery, procedure or hospital treatment.

Note: This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during your journey.

Hazardous activities

If you are going to take part in any hazardous sports or activities you should check that the policy covers you. You can extend your Personal Travel Insurance to cover your party for many hazardous activities that are excluded under the standard cover. Please contact Hoseasons for further details.

Cancellation rights

If your cover does not meet your requirements, please return the documentation within 14 days of receipt and your premium will be refunded in full unless you have travelled made a claim or intend to make a claim.

Policy excess

Under some sections of your policy, you will have to pay an event excess. This means that you will be responsible for paying the first part of the claim for each single event or occurrence. The amount you have to pay is the event excess.

Making a complaint

The policy contains a complaints procedure which tells you what steps you can take if you wish to make a complaint.

Summary of Cover

The following is only a summary of the main cover limits and you should read the policy document for the full terms and conditions.

Personal Travel Insurance	Limit (up to)
Emergency Medical and associated expenses	£2,500 overall
– medical treatment	£250
– medical repatriation in the UK	£1,000
– emergency transport and accommodation	£200
– visit by relative	£250
– transportation of deceased	£1,000
– in-patient benefit	£600 (£20 per day)
Personal accident	£15,000
Personal liability	£2 million
Personal possessions	£1,500
(Single article limit)	£250
(Valuable limit)	£250
Personal Money	£500
(Cash limit)	£250

Additional expenses	Limit
– travel delay of train, ship or aircraft (over 6 hours)	£20
– polluted beaches	£75 (£15 per day)
– catastrophe	£500
– holiday disturbance	£500

Motor Breakdown Insurance	Limit (up to)
Labour charges	£300
Car hire, hotel and accommodation and recovery costs	
– hire of equivalent vehicle, or	£1,000 (£80 per day)
– chauffeur hire (if one and only driver is ill), or	£1,600 (£90 per day)
– rail or coach fares (to continue trip or return home)	Reasonable cost
– hotel costs (for each party member)	£40 (per person per day)
– vehicle recovery	Reasonable cost
Essential telephone costs	£5
Car hire (after you return home)	£100

The maximum aggregate amount payable under the Motor Breakdown Insurance sections shown above shall not exceed £2,500.

Vehicles must be in a roadworthy condition and regularly serviced in accordance with manufacturer's recommendations.

Statement of Price:

Personal Travel Insurance (including free Motor Breakdown Insurance)

You and every member of your party are covered by our special Personal Travel Insurance (which includes free Motor Breakdown Insurance) unless you inform us at the time of booking that you do not require it. Premiums include IPT and cover everyone in your party – they are not per person.

Holiday price per week or short break	Personal Travel Insurance Premium (including free Motor Breakdown Insurance)	
	per week price	short break*
up to £200	£21	£14
£201 to £500	£27	£17
£501 to £750	£32	£20
Over £750	£36	£23

*max 4 nights

Duration

Personal cover – all sections of cover will start at the beginning of your journey and finish at the end of your journey. If you are delayed on your return due to an incident covered under the policy terms, your cover will be extended until you can return home.

Motor Breakdown cover – cover before you leave starts seven days before the beginning of your journey (but not before the date your policy was issued) and ends as you begin your journey. All other sections of cover will start at the beginning of your journey and finish at the end of your journey. If you are delayed on your return due to an incident covered under the policy terms, your cover will be extended until you can return home.

Basis of advice

We offer only Mondial Assistance Europe N.V. products for Personal Travel and Motor Breakdown Insurance. We did not provide a personal recommendation as to the suitability of these products in relation to your circumstances.

Valid period

The insurance offerings are available for holidays booked between 2nd October 2009 and 31st December 2010 and departing between 28th October 2009 and 31st December 2010.

Demands and needs

This policy consists of two parts:

- Personal Travel Insurance is designed for those who wish to insure themselves when travelling for emergency medical associated expenses, personal accident, personal liability, personal possessions, personal money and additional expenses.

- Motor Breakdown Insurance is designed to insure those who wish to insure themselves when travelling, for labour charges, car hire, hotel and accommodation and recovery costs, essential telephone costs and home car hire costs whilst on holiday.

Status disclosure

Hoseasons Holidays Ltd is authorised and regulated by the Financial Services Authority in respect of insurance mediation activities only. The FSA register reference is 312463, which can be checked by visiting www.fsa.gov.uk/register or contact the FSA on 0300 500 5000.

Financial Services Compensation Scheme (FSCS)

For your added protection, Hoseasons and the insurer are covered by the UK FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover for policies purchased on or before the 31st December 2009 is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Policies purchased after this date will be covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk.