

## Sports Tours Ltd - Holiday Insurance

We have arranged with **Global Travel Insurance Services Ltd** a holiday insurance policy specially designed with our holidays in mind. Policies sold **before** the 1<sup>st</sup> January 2020 this policy will be underwritten by ETI – International Travel Protection (ERV), the UK branch of Europäische Reiseversicherung AG, who are licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht and approved by the Financial Conduct Authority to undertake insurance business in the UK. Policies sold **from** the 1<sup>st</sup> January 2020 will be underwritten by Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority: register number 769884. This policy is administered by ERGO Travel Insurance Services Ltd (ETI): registered in the UK, company number 11091555. Authorised and regulated by the Financial Conduct Authority, register number 805870 and registered office: Plantation Place, 30 Fenchurch Street London, EC3M 3AJ. Details about the extent of GLISE's and ETI's authorisation and regulation by the Prudential Regulation Authority and the Financial Conduct Authority are available on request.

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 - Cancellation	£1,500	<ul style="list-style-type: none"> <li>Nil Loss of Deposit</li> <li>£10 Cancellation Children under 18-years at the date of travel</li> <li>£35 Cancellation Adults aged 18-years plus at the date of travel</li> </ul>
2 – Delayed departure	<ul style="list-style-type: none"> <li>£20 for the first 12-hours then £10 for each 12-hours thereafter Delayed Travel for (trips outside the United Kingdom)</li> <li>£1,500 (after a delay of 12-hours) Holiday Abandonment (for trips outside the United Kingdom)</li> </ul>	<ul style="list-style-type: none"> <li>Nil Delayed Travel</li> <li>£10 Holiday Abandonment Children under 18-years at the date of travel</li> <li>£35 Holiday Abandonment Adults aged 18-years plus at the date of travel</li> </ul>
3 – Missed departure	<ul style="list-style-type: none"> <li>£100 (for trips within the United Kingdom)</li> <li>£400 (Northern Ireland, Isles of Scilly, Isle of Man, Channel Islands &amp; Europe)</li> </ul>	No excess
4 – Personal accident	£15,000 (subject to age)	No excess
5 – Medical and other expenses (including curtailment)	£2,000,000, in all sub-limited to: <ul style="list-style-type: none"> <li>£350 Emergency Dental Pain Relief (for trips outside the United Kingdom)</li> <li>£1,500 Additional Accommodation, Repatriation &amp; Travel Expenses (for trips within the United Kingdom)</li> <li>£300 Additional Travelling Expenses Following Curtailment (for trips within the United Kingdom)</li> <li>£5,000 for return of body or ashes (limited to £2,500 for death in the United Kingdom)</li> <li>£100 Taxi Fares and Telephone Calls necessarily incurred</li> <li>£1,000 Funeral Expenses (for trips outside the United Kingdom)</li> <li>£1,500 Curtailment</li> </ul>	<ul style="list-style-type: none"> <li>£100 Medical &amp; Other Expenses</li> <li>£10 Curtailment Children under 18-years at the date of travel</li> <li>£35 Curtailment Adults aged 18-years plus at the date of travel</li> </ul>
6 – Hospital benefit	<ul style="list-style-type: none"> <li>£10 for each 24-hours up to £100 (for trips outside the United Kingdom)</li> <li>£20 for each 24-hours up to £500 (for trips outside the United Kingdom)</li> </ul>	No excess
7 – Personal property	<ul style="list-style-type: none"> <li>£1,500 (£500 children under 18-years at the time of the incident) in all, sub-limited as follows:</li> <li>£300 (£100 children under 18-years at the time of the incident) Single Article Limit</li> <li>£200 (£100 children under 18-years at the time of the incident) in all Valuables</li> <li>£200 (£100 children under 18-years at the time of the incident) Personal Money</li> <li>£200 (£50 for each completed 24-hours) Delayed Baggage</li> </ul>	<ul style="list-style-type: none"> <li>Nil Delayed Baggage</li> <li>£10 Personal Property &amp; Personal Money Children under 18-years at the date of travel</li> <li>£35 Personal Property &amp; Personal Money adults aged 18-years plus at the date of travel</li> </ul>
8 – Loss of passport expenses	£200	No excess
9 – Personal liability	£2,000,000	£250
10 – Legal costs and expenses	£25,000	No excess

If **you** have a history of any medical condition and are travelling to **Area 2**, **you** must call MediScreen on the following telephone number prior to the start of any **trip** in order to establish whether we can provide cover for **you**. MediScreen's office hours are 9am to 5pm Monday to Thursday and 9am to 4pm Friday excluding Bank Holidays.

**Telephone MediScreen on 0344 892 1698**

If **you** are then accepted, **you** will be covered by the following Special Conditions as a minimum but may be subject to further terms and conditions which will be sent to **you** in writing. **You** may have to pay an additional premium to cover **your** medical conditions.

### SPECIAL CONDITIONS

Unless **you** are travelling to **Area 2**, 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 **us** 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.

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.

**Sports Tours Ltd** is an Appointed Representative of **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](http://www.fca.org.uk) or calling 0845 606 9966.