

travel insurance

It is a fundamental condition that you have appropriate and adequate travel insurance for your chosen holiday. Below is a summary of the cover arranged by NJ Heritage Partnership Ltd and underwritten by ETI – International Travel Protection. If you decide not to take our insurance, please provide us with details of comparable cover.

SINGLE TRIP POLICY

	Red Sea & Europe	Worldwide (excluding USA/ Caribbean)	Worldwide (including USA/ Caribbean)
10 Days	£16	£32	£37
17 Days	£18	£36	£44
24 Days	£24	£40	£52
31 Days	£26	£44	£55

Notes: Child 0-2 yrs FREE when travelling with an insured adult. Child 3-18 yrs 50% discount when travelling with an insured adult.

ANNUAL POLICY

	Red Sea & Europe	Worldwide
Individual	£59	£76
Couple	£84	£114
Family	£101	£131

Notes: Family definition – 2 adults plus any number of their dependent children under 19 yrs or under 21 if in full-time education and living in the same household.

*Includes Scuba diving up to maximum 30m (subject to your diving qualifications) provided you are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guideline of the relevant diving or training agency or organisation and you are not diving alone. You will not be covered under this policy if you travel by air within 24hrs after participating in Scuba Diving.

Diving up to maximum 40m available at a supplement on request.

Above premiums available for persons up to 65 years. Supplement for persons 66 years + available on request.

SECTION	LIMIT (GBP)	EXCESS (GBP)
Cancellation and Curtailment	Up to £ 5,000	£80 (£25 Loss of deposit)
Medical Expenses Including emergency assistance services	Up to £7,000,000	£80
Hospital Benefit	£25 per day up to £200	Nil
Baggage and Passport Single Item Limit	Up to £1,500	£50
Valuables Limit in total	£250	
Travel Documents	Up to £250	
Delayed baggage	Up to £250 (£50 per day)	Nil
Personal Money & Documents Cash Limit	Up to £500	£50
Cash (aged under18)	£250 £100	
Travel Delay	£25 for first 12 hour period and £25 for each subsequent 12 hours up to £400	Nil
Holiday Abandonment	Up to £5,000	£80
Hijack	£100 per day up to £1,000	Nil
Missed Departure	Up to £1,000	£50
Personal Accident	Max Benefit	
Permanent Total Disablement (under 66)	£20,000	Nil
Loss of limb or sight (under 66)	£20,000	
Death (over 18 and under 66)	£20,000	
Death (under age18/ over 65)	£10,000	
All benefits (66 years and over)	£5,000 £5,000	
Personal Liability	Up to £2,000,000	£200
Legal Expenses	Up to £20,000	£200
Catastrophe Cover	£ 1,000	£50
Schedule Airline Failure	£ 2,000	£50
Dynamic Packaging Protection	£ 2,000	£50

HEALTH CONDITIONS APPLYING TO THIS CERTIFICATE

Unless You are screened and approved by Our Health Check line (see below) this insurance policy contains health restrictions that apply to the cover provided under the cancellation, Curtailment and Medical sections of this insurance (see the exclusions applying to Sections A & B). This policy will not pay for any claims arising from pre-existing medical conditions or if You (meaning anybody insured by this policy) are awaiting or undergoing treatment or You are undergoing or awaiting any medical investigations or consultation with a specialist or awaiting diagnosis or tests results or treatment.

With respect to Cancellation cover this exclusion applies to Your state of health at the time You applied for this insurance and the policy was issued. With respect to Curtailment cover and Medical cover We will only pay for claims that arise from a new injury or illness that first happens after You have started the insured trip. If You do suffer a new injury or illness after taking out this insurance but before starting Your trip (this is known as a change in circumstance) You will only be covered by the Cancellation section of this policy and will not be able to have the condition covered for Medical or Curtailment expenses as this will be deemed to be an excluded pre-existing condition.

We may in the light of such changed circumstances not be able to continue cover under sections A and B of this insurance. If this is not acceptable to You, We will cover You for any loss of deposit or cancellation charges You have necessarily incurred up to the date of the change of circumstances that are normally covered under Section A of this insurance. In these circumstances no Policy Excess will be applied.

We may in certain circumstances be able to provide You with cover for pre-existing conditions or change in circumstances and You will see on the policy details of how to contact Our Health Check line. This service allows You to declare pre-existing conditions to Us, and they will be able to advise You if the condition can be covered by this insurance and what terms may be applied. Please note that We cannot guarantee to be able to offer cover for all conditions, and if the terms made available to You are unacceptable You will be able to cancel this policy and obtain a refund of Your premium provided You have not already travelled or made a claim and You contact Us within 14 days of the policy issue date or within 7 days of the change in circumstance. If You do not contact the Health Check line on 0844 826 2700 (this service is available between 9.00am to 5.00pm Monday to Friday and Saturday 10.00am to 4.00pm) Your pre-existing conditions will not be insured by this policy.

You must be able to agree to the following declaration that applies to You and to anyone Your travel arrangements may depend on such as a Close Relative or Business Associate or travelling companion. If You have an annual policy this declaration applies every time You book a trip.

For You or anyone travelling with You, as far as You know the following apply:

(a) Nobody is waiting for an operation, hospital consultation or any other hospital treatment or investigations including the results of a routine test.

(b) Nobody has been seen by a specialist or been admitted to a hospital overnight in the last twelve months.

(c) Nobody has any breathing or heart problem (including angina) or high blood pressure which has needed treatment (including regular medication) in the last twelve months.

(d) Nobody has received treatment, including regular medication, in the last 12 months for any of the following:

- disorder of the blood such as clotting, bleeding or anaemia
- any form of stroke
- Any form of cancer, leukaemia or tumour
- a transplant or dialysis treatment
- any psychiatric illness, stress, depression, anxiety or dementia
- any other pre-existing and on-going medical condition that has required regular medication.

(e) Nobody has been diagnosed by a registered doctor as having a terminal condition

(f) I do not know of any reason why the trip is likely to be cancelled or cut short or of any facts that may cause a claim on this insurance.

If after taking out this Insurance You become aware of any circumstances that may give rise to a claim such as changes in Your health or that of a person on whom this insurance may depend (e.g. a Close Relative) You must contact Us and tell Us about the changes as soon as reasonably possible and prior to any trip.

We may in the light of such changed circumstances not be able to continue cover under sections A and B of this insurance. If this is not acceptable to You, We will cover You for any loss of deposit or cancellation charges You have necessarily incurred up to the date of the change of circumstances that are normally covered under Section A of this insurance. In these circumstances no Policy Excess will be applied.

Please note that You must contact Us promptly regarding the change and are responsible for all costs incurred in obtaining any medical reports required by Us. If You do not contact Us within 7 days of the change of circumstance, You will be responsible for any increased costs incurred as a result of the delay in cancelling Your trip and We will only pay the costs that would have applied had You cancelled Your trip within 7 days of the date of the change of circumstances giving rise to the claim. For advice and assistance, please contact the Health Check line.