

# Travel Insurance

We can offer you a special Travel Insurance scheme arranged and underwritten by Travel & General Insurance Company plc, except for Section K (Legal expenses), which is underwritten by DAS Legal Expenses Insurance Company Limited. Both Insurers are authorised and regulated by the Financial Services Authority. A dedicated sales team at Travel & General Insurance Company Limited t/a tagconnect will provide fulfilment of the policy. Please note you will be required to provide material facts regarding your health when purchasing our insurance, which relates to you and anyone upon whose health the trip may depend. If you are not completely satisfied with the policy once purchased, we offer a 14 day cooling off period.

To arrange cover simply call tagconnect on 0845 408 0583 or e-mail our sales team at [insurance@tagconnect.co.uk](mailto:insurance@tagconnect.co.uk)

## Single trip policy

### Schedule of cover

Section	Sum insured per person	Excess per person
Standard cover		
A Cancellation and curtailment charges	Up to £5,000	£50
B Emergency medical repatriation and associated expenses abroad	Up to £5,000,000	£50
Hospital benefit	£20 for each 24 hour period to a maximum of £500	Nil
C Emergency assistance in the UK	Up to £2,000	£50
D Personal accident	Up to £25,000 (age limits apply)	Nil
E Travel delay	£20 first 12 hours and £10 each subsequent 12 hours to maximum of £100	Nil
Missed departure	Up to £1,000	£50
Missed connection	Up to £1,000	£50
F Personal possessions	Up to £2,500	£50
Delay baggage (after 12 hours)	Up to £100	Nil
Travel documents	Up to £500	£50
G Personal money	Up to £250	£50
H Hijack	£50 for each 24 hour period to a maximum of £500	Nil
I Mugging	£50 for each 24 hour period to a maximum of £500	Nil
J Personal liability	Up to £2,000,000	£250
K Legal expenses	Up to £25,000	Nil
Optional cover (available on payment of additional premium)		
Business travel cover		
Golf cover		
Scuba cover		
Winter sports cover		
Adventure activities		

### Premiums including Insurance Premium Tax

Period	Per person
Up to 5 days	£29.00
Up to 10 days	£32.50
Up to 17 days	£37.50
Up to 24 days	£42.50
Up to 31 days	£47.00
Additional week	£10.00

- Family rate – 2 times the base premium
- Person aged 66 to 70 years on departure – 2 times the base premium
- Person aged 71 to 75 years on departure – 3 times the base premium

## Annual multi trip insurance

If you are frequent traveller who travels more than two or three times each year, our annual multi trip policy is excellent value for money. Our policy offers great flexibility and a number of important advantages.

### Premiums including Insurance Premium Tax

Policy	Europe	Worldwide exc. North America	Worldwide
Adult	£50.00	£60.00	£70.00
Couple	£90.00	£110.00	£130.00
Family	£99.00	£115.00	£135.00

- Available for persons aged up to 65
- Covers journeys up to 31 days
- Cover for adult members of the family to travel independently
- Business travel cover
- Winter sports cover
- Adventure activities and sports cover

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## Important declaration

An insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond your reasonable control. Therefore any facts known to you, which could possibly result in you having to make a claim, must be disclosed otherwise you may not be covered. In addition, anyone named an insured under this policy must be able to make the following declaration (The legal guardian must make the declaration for anyone under the age of 18 years old):

- 1 I am not receiving treatment, including regular medication, within the last 12 months for any condition, nor at any time for any heart related or cancerous condition;
- 2 I have not been seen by a specialist nor been admitted to a hospital overnight in the last 12 months (other than for regular check ups);
- 3 I have not been diagnosed by a registered general practitioner as having a terminal condition;
- 4 I am not waiting for, nor have the knowledge of, the need for an operation, hospital consultation nor any other treatment (including regular medication) nor investigations including the results of a routine test;
- 5 I do not have any other pre-existing and on-going medical condition(s) that could reasonably be anticipated to give rise to a complication needing medical intervention prior to or during a journey (if in doubt check with your general practitioner);
- 6 I am not aware of anybody for whom I would be covered for cancellation and curtailment, such as immediate family or travelling companions, suffering from any pre-existing medical condition(s) that may cause me to cancel or cut short my journey;
- 7 I do not know of any circumstances that could reasonably be expected to give rise to a claim under this policy.

If you cannot make this declaration when you take out the insurance, you must contact Healthcheck on 0845 408 0585

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 documents to us within 14 days of receipt and we will refund the premium in full, provided you have not travelled or made a claim.

**Failure to comply with the terms & conditions of the policy may result in cover being restricted.**