

## Insurance

Choosing the right travel insurance is an essential part of your holiday plans giving you peace of mind against unforeseen events. We strongly recommend that you and all members of your party are adequately insured from the moment that you book your holiday. It is a condition of booking that you must have adequate insurance to cover your trip.

We have arranged a tailored scheme with travel insurance specialists Travel & General Insurance Services Limited which is underwritten by UK General Limited on behalf of Great Lakes Insurance SE.

ICC Travel & Tours is a trading name of Mike Burton Travel Limited (FRN 493949) and is an appointed representative of Travel & General Insurance Services Limited (FRN 304788) and all firms are authorised and regulated by the FCA.

Our travel insurance policy has a number of exclusions and restrictions to them. It is very important that you read and understand these, especially regarding pre-existing medical conditions, and only purchase the policy if you are happy that you and every member of your party meet the eligibility criteria. A copy of the full policy wording and the policy summary can be found below.

If purchased, you should read your policy immediately to ensure it meets with your requirements. If for any reason it does not it must be returned within 14 days of the date of issue or prior to travel whichever is the sooner. Your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Please note premiums need to cover the full duration of your tour, i.e. from the date of travel, to and including the date of your return to the UK. Please also note that cover is only available for UK residents. Please contact ICC Travel & Tours Customer Services if you are over the age of 75 and require a travel insurance quote.

Please click here for the [Travel & General Insurance Policy](#)

Please click here for the [Travel & General Insurance Policy Summary](#)

Please click here for the [Travel & General Privacy Notice](#)

## SCHEDULE OF COVER

SECTION	SUM INSURED PER PERSON	EXCESS
<b>A Cancellation or Curtailment</b>	up to £5,000	EXCESS £75
<b>B Medical Expenses</b>	up to £5,000,000	EXCESS £75
<b>Hospital Benefit</b>	up to £500	EXCESS Nil
<b>Criminal Injuries Benefit</b>	up to £5,000	EXCESS Nil
<b>C Personal accident Disability</b>	up to £25,000	EXCESS Nil

<b>Death (age limits apply)</b>	up to £10,000	EXCESS Nil
	Travel delay £25 first 12-hour period and	
<b>D Delayed Departure</b>	£25 each subsequent.	EXCESS Nil
	Up to £100 (12 hours to maximum)	
<b>Failure of transport</b>	Up to £1,000	EXCESS Nil
<b>Missed connection</b>	Up to £1,000	EXCESS Nil
<b>Hijack of aircraft, train or sea vessel</b>	Up to £3,000	EXCESS Nil
<b>E Personal effects</b>	Up to £2,500	EXCESS £75
<b>Single item limit</b>	£400	
<b>Total Valuables limit</b>	£500	
<b>Personal money</b>	Up to £500	EXCESS £75
<b>Temporary loss of baggage</b>	Up to £100	EXCESS Nil
<b>Passport or visa</b>	Up to £250	EXCESS £75
<b>Tickets</b>	Up to £1,000	EXCESS £75
<b>F Personal liability</b>	Up to £2,000,000	EXCESS £250
<b>G Legal expenses</b>	Up to £15,000	EXCESS Nil

An insurance policy document containing a more detailed summary will be sent to you should you confirm travel insurance. This is also available on request in advance.

Please note the following:

Winter Sports cover is also available as an optional extension under the single trip policy.

The geographic limits in the Policy Document, in particular certain sections of Section B Medical Expenses and the whole of Section F Personal Liability shall be inoperative.

All details are subject to change by the insurers.

The worldwide single trip policy will cover you for cancellation or curtailment up to the value of £5,000 per person. You may choose to pay an additional premium to give you cover up to a maximum of £10,000 per person for cancellation or curtailment (please contact us for more information).

## **MEDICAL EMERGENCIES**

A 24 hour medical emergency service is available as part of the policy and details of the contacts are contained in the documentation you will be sent if you confirm this insurance.

## **IMPORTANT DECLARATION**

Your policy excludes all claims relating directly or indirectly to Pre-Existing Medical Conditions that affect You, Your travelling companions or anyone else upon whom Your travel plans may depend, such as a Close Relative. Anyone named under this policy must have read this Important Declaration and understood the medical screening questions. Your policy can only provide cover in respect of an event/occurrence which

is sudden,  
unforeseen and beyond Your reasonable control and excludes all cover for Pre-Existing Medical Conditions unless disclosed to Us and We agree cover.

Please read and answer the following Medical Screening questions:

- Have You or a Close Relative ever received treatment (including surgery, tests or investigations by Your doctor, a consultant or specialist), or been prescribed drugs or medication for any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer?
- Have You or a Close Relative received surgery, in-patient treatment or investigations in a hospital or clinic or been prescribed drugs or medication, within the last twelve months, for any other medical condition?
- Are You aware of any circumstances that could reasonably be expected to give rise to a claim on this policy?

If You have answered Yes to either of these questions, You should contact Healthcheck on 01702 427253.

This should be done at the time of taking out this insurance or during the period of insurance prior to booking Your Trip if Your health changes. Healthcheck will confirm whether or not cover is available for the condition. An additional premium may be payable.

Failure to contact Healthcheck or providing an incomplete or inaccurate declaration may invalidate any claim.

## **WHAT TO DO NEXT**

You are now ready to purchase travel insurance through us if:

- you are satisfied that you have no medical conditions that need to be highlighted, or
- you have dealt with the Healthcheck team and received the correct documentation from them.

To purchase travel insurance, please select each member of your party requiring cover.

We will then arrange the cover on your behalf upon confirmation of your booking. Please note that Insurance cover will not be valid until full payment of the cover has been received. This is not included in your package price.

Full details of the insurer and complaints procedure is contained within the documentation you will be sent.

If you wish to enquire about any of the information above please contact ICC Travel & Tours Customer Services.