



**I.O.W. Tours Limited**  
Travel Insurance Form

Organisers Name: _____	Organiser's Reference No: _____
Hotel: _____	Holiday Start Date: _____

Surname and Initials	Surname and Initials
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I confirm that I have read the insurance terms and conditions overleaf		
Signed: _____	(Organiser)	Date: _____



## I.O.W. Tours Limited TRAVEL INSURANCE - 2016

### COACH HOLIDAY TRAVEL INSURANCE

A Coach Holiday Travel Insurance Scheme is available for all passengers travelling on our holidays and reunions from P J Hayman & Company Limited.

This insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom. Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority (FCA) and are members of the Financial Services Compensation Scheme. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. P J Hayman & Company Limited and Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority.

### DEMANDS AND NEEDS

This insurance policy will suit the Demands and Needs of an individual or group (where applicable) who have no excluded pre-existing medical conditions (see Policy, 'Important Medical Conditions' for details) are travelling within countries included within the policy terms and who wish to insure themselves against unforeseen events detailed in the cover section below. Subject to the terms, conditions and maximum specified claim limits.

I.O.W Tours Limited is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts.

### IMPORTANT

You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs, but will be happy to provide you with factual information.

### 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 copy of the policy wording is available on request.

### PREMIUMS (Prices valid until 1 Nov 2016)

Destination	Duration	Price per Person
Mainland UK	Up to and Including 3 Days	£9.90
Mainland UK	Up to and Including 4 Days	£10.40
Mainland UK	Up to and Including 5 Days	£11.40
Mainland UK	Up to and Including 9 Days	£13.90
Jersey/Ireland	Up to and Including 9 Days	£20.00

Other rates on application

All premiums include Insurance Premium Tax at the current rate.

### ORGANISERS INCENTIVE

One free insurance cover is offered for every twenty insurance paid, two on forty and pro rata.

### COMMENCEMENT OF COVER

Cover commences once the proposal form and appropriate premium is received. Your policy will be despatched by return.

### 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.

Section and Cover	Limit per Person (up to)	Excess per Person (unless otherwise shown)
1. Cancellation and Curtailment	£5,000	£50 (£15 loss of deposit for/trips under £100)
2.(a) Medical and Incidental Expenses (not your home country)	£5,000,000	£50
2.(b) Hospital Inconvenience Benefit (not your home country)	£1,000 (£25 per 24 hours)	Nil
2 (c) UK Helpline		
Repatriation and Emergency Expenses	£10,000	£50
3. Personal Accident	£15,000	Nil
4. Personal Possessions	£2,000	£50
5. Delayed Personal Possessions	£150	Nil
6. Personal Money	£500	£50
7. Loss of Passport or Travel Documents	£250	Nil
8. Personal Liability	£2,000,000	Nil (£100 damage to accommodation per party)
9. Travel Disruption	£1,000	Nil
10. Travel Delay (not your home country)		
Delay	£150 (£30 per 12 hours)	Nil
Abandonment	£5,000	£50
11. Legal Expenses	£25,000	Nil

### POLICY EXCESS

Under some sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each person insured, for each section, for each incident. The amount you have to pay is the excess.

Please note this policy is only available to customers that are resident in the UK or the Channel Islands and who are registered with a doctor in the UK or the Channel Islands.

### IMPORTANT – MEDICAL CONDITIONS

All claims are excluded where at the time of taking out this insurance:

- The insured person:
  - Is aware of any set of circumstances which could reasonably have been expected to give rise to a claim; or
  - Is travelling against the advice of a doctor or where they would have been if they had sought their advice before beginning the trip, for clarity if you are in any doubt you must consult your doctor; or
  - Knows that they will need treatment or consultation at any medical facility during the trip; or
  - Is travelling for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.
- The person whose condition gives rise to a claim:
  - Is receiving, or on a waiting list for treatment in a hospital or nursing home; or
  - Is awaiting the results of any tests or investigations; or
  - Has been given a terminal prognosis.

If you have any queries please ring P J Hayman & Company Ltd, Customer Services on 0845 260 1632.

### 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.

All details correct as at date of print but subject to change without notice.

I.O.W. Tours Limited, 3 New Road, Lake, Isle of Wight. PO36 9JH

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