

Insurance

Cox & Kings TRAVEL INSURANCE

At Cox & Kings, your safety and holiday enjoyment are very important. Therefore, travel insurance is essential whenever you travel abroad. Indeed it is a condition of booking with us that you must have adequate travel insurance at least equivalent to our own recommended policy, detailed below.

We have arranged competitive travel insurance from specialist underwriters Travel and General Insurance Company plc to specifically meet your needs on your holiday. The policy is underwritten by Travel and General Insurance Company plc, except for legal expenses, which is underwritten by DAS Legal Expenses Insurance Company Limited. Both insurers are authorised and regulated by the Financial Services Authority. Cox & Kings Travel Limited is an Appointed Representative of Travel and General Insurance Company plc. Details of all three companies can be found on the FSA website (www.fsa.gov.uk) or by contacting them on 0845 606 1234.

Should you decide not to purchase our insurance, you must provide us with details of your alternative insurance with your final payment.

SUMMARY OF COVER

Medical Expenses	£5,000,000	Delayed Departure or Arrival	£1000
Hospital Benefit	£200	Hijack of Aircraft	£3,000
Criminal Injuries	£5,000	Failure of flight connections	£1,000
Personal Liability	£2,000,000	Travel Delay	£100
Personal Accident	£25,000	Personal Effects	£2,500
Permanent Loss of Sight	£25,000	(Valuables limited to £500)	
Loss of Limb(s)	£25,000	(Single Article limit £400)	
Permanent Total		(Spectacles/Sunglasses £400)	
Disablement	£25,000	Money	£500
Death	£25,000	Passport and Visas	£500
Cancellation or Curtailment	£5,000*	Legal Expenses	£25,000
		Winter Sports	Optional

Excesses

Under most sections of your policy, claims will be subject to an excess of £75. This means you will be responsible for paying the first part of each claim.

PREMIUMS per person:

Single Trip-Adult up to and including 65 years old	UK	Europe	Worldwide excl. North America and Caribbean	Worldwide incl. North America and Caribbean
Up to 4 days	£10	£15	£36	£44.50
5 to 9 days	£12	£18.50	£41	£50.50
10 to 17 days	£16	£24.50	£47	£59
18 to 24 days	£18	£30.50	£53	£65
25 to 32 days	£20	£36.50	£62	£75
33 to 45 days	£32	£55.50	£87	£108

Optional Extensions

Optional Winter Sports cover available on payment of additional premium.

Multi-Annual Trip: £95

TOP UP: An additional premium of £25.00 is payable for trips costing between £5,000 and £6,000 per insured person

TOP UP: An additional premium of £50.00 is payable for trips costing between £6,001 and £7,000 per insured person

TOP UP: An additional premium of £75.00 is payable for trips costing between £7,001 and £8,000 per insured person

TOP UP: An additional premium of £100.00 is payable for trips costing between £8,001 and £9,000 per insured person

TOP UP: An additional premium of £125.00 is payable for trips costing between £9,001 and £10,000 per insured person

The above premiums include Government imposed Insurance Premium Tax at 17.5per cent.

NB. Europe includes all countries west of the Ural Mountains and countries bordering the Mediterranean, plus Iceland, Jordan, Madeira, the Canary, Azores and Mediterranean Islands.

FAMILY RATE For families travelling together, a special premium applies based on 2 times the adult rate. This provides for two adults under 66 years and up to four children aged 18 years or less.

CHILD REDUCTION Premiums are reduced by half for children aged 18 years or less at date of payment of insurance premium, if travelling with an adult insured under this scheme.

FREE COVER-INFANTS UNDER TWO Infants aged under two years at departure can be included free of charge if travelling from departure point with a parent insured under this scheme-provided that the insured person request that their name is included on the booking invoice.

AGE 66 to 70 YEARS For persons aged 66 to 70 years at date of payment of insurance premium, double the standard rates apply.

AGE 71 to 79 YEARS For persons aged 71 to 79 years at date of payment of insurance premium, two and a half times the standard rates apply.

TRIPS OVER 45 DAYS Please contact Cox & Kings Travel direct for a quotation.

ANNUAL MULTI-TRIP POLICY Available upon request at £95 for passengers up to and including 65 years old for worldwide trips excluding North America and Caribbean. Non-renewable unless booking through Cox & Kings Travel.

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):

- 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;
- 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);
- I have not been diagnosed by a registered general practitioner as having a terminal condition;
- 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;
- 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);
- 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;
- 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 and conditions of the policy may result in cover being restricted.