

TRAVEL INSURANCE

Derbyshire Holidays Ltd are happy to recommend to you the following insurance that has been arranged for us by Global Travel Insurance Services Ltd and which is underwritten by AXA Insurance UK plc. This insurance has been specifically designed so that it covers all of the holidays that we feature, protecting you in full if you have to cancel and providing you with the very best and most effective protection if you are unfortunate enough to require medical attention whilst away from home. Don't take unnecessary risks by insuring your holiday anywhere else as we cannot accept any responsibility or provide assistance if problems arise as a result of inadequate cover. We are confident that this policy is best for you. We act as an Introducer Appointed Representative for the purposes of your travel insurance, appointed by Global Travel Insurance Services Ltd who are authorized and regulated by the Financial Services Authority whose status can be checked on the FSA Register by visiting www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Address for correspondence: Amelia House, Crescent Road, WORTHING, West Sussex, BN11 1RL

Telephone: 01903 203933 Fax: 01903 211106 Email DHL09@globaltravelinsurance.co.uk

We will send you an application form on booking enabling you to arrange this insurance. If preferred, you can obtain a quotation and arrange your own insurance online via our website by clicking on the weblink provided. Beyond providing this information, we are not allowed to assist you in any way in the arrangement of your travel insurance or give any advice. You will not receive advice or recommendation from us. You will need to make your own choice about how to proceed

INSURANCE PRODUCT SUITABILITY

This insurance is suitable for persons whose Demands and Needs are those of a traveller whose –

- 1 Individual round trip starts and finishes in the UK and is of no more than 120 days duration.
- 2 Age is 90 years or less and is a permanent resident of the United Kingdom.

As this description contains the Key Features of the cover provided it constitutes provision of a statement of demands and needs.

This insurance is only available to persons who are permanently resident and domiciled in the UK and is valid for holiday between 01/01/2009 00:00:00 and 31/12/2009 00:00:00.

SUMMARY OF COVER

Main policy limits only, please see the policy document for other limits that may apply

Section

Cancellation or Curtailment Limit per person £1,000

POLICY EXCESSES:

Cancellation or Curtailment

The first £50 of each and every claim per Insured Person claimed for under this Section is excluded, increased to £100 where You are aged 66 to 75 years and to £150 where You are aged 76 to 90 years (other than in respect of claims for loss of deposit where the excess is £25).

Increased Excess for Pre Existing Medical Conditions

There is no need to advise us of your pre existing health conditions. Provision for the acceptance of all pre existing health conditions has been made by the application of increased excesses in the event of claims arising.

For claims arising from the treatment of any pre existing illness the excess is further increased to **double the normal excess**.

You will also need to obtain confirmation from your GP of your fitness to travel.

MAIN HEALTH EXCLUSIONS:

We will not pay for claims arising Where You or any person upon whose health the trip depends

1. are undergoing tests for the presence of a medical condition receiving or on a waiting list for or have knowledge of the need for treatment at a hospital or nursing Home.
2. have received a terminal prognosis.
3. suffer from any psychiatric disorder, anxiety state and/or depression suffered by You for which You have previously received treatment or have been diagnosed prior to the date of booking or of issue of the insurance.
4. are pregnant or as a result of childbirth.
5. are travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad.
6. From any medical condition for which you or any person upon whose health the Trip depends has within 12 months prior to the date of issue of the insurance (for Cancellation) or the date of departure of each Trip (other sections) been diagnosed with a medical condition or have received treatment in a hospital.

INSURANCE PRODUCT DISCLOSURE

Cancellation Rights

The Insurer provides a Money Back Guarantee enabling you to cancel the insurance within 14 days of issue should the policy not meet your requirements. No refund of premium is provided for cancellations after this time.

Claims

Claims are handled by Towergate Chase Parkinson who act on behalf of the Insurers and not the customer in relation to any claim. The telephone number is 0870 906 3144.

General Queries

If you have any query regarding the cover provided you must contact Global Travel Insurance on 01903 203933 for advice.

Applicable Law

The law applicable to this insurance contract is English Law.