

TRAVEL INSURANCE SUMMARY

It is essential that you are adequately insured when you travel. The Arvonias policy has been carefully prepared to offer you excellent cover with no excesses at a reasonable price. Should you decide to insure elsewhere you must supply details of your alternative cover to us.

The policy document will be sent to you with your confirmation of booking. It is important that the policy document is fully read and understood. You may, of course, inspect a specimen copy of the policy document on request.

Should you choose to take out the Arvonias policy cover please include the premium with your initial deposit, as cover under the cancellation section commences immediately it is received.

COVER (per insured person)

The following is a summary of cover only. Full details of the terms, conditions and exclusions are contained within the certificate of insurance, a specimen copy of which is available on request. Please note that the excess stipulated below is per person.

Section of Cover	Essential Insurance		Premier Insurance	
	Maximum Cover	Excess	Maximum Cover	Excess
Cancellation cover	£ 1,000	£ 50	£ 3,000	nil
Abandonment after 24 hours	£ 1,000	£ 50	£ 3,000	nil
Departure delay	£ 60	nil	£ 60	nil
Missed departure	£ 500	£ 50	£ 500	nil
Departure delay first 12 hours	£ 10	nil	£ 20	nil
Departure delay following 12 hours	£ 10	nil	£ 10	nil
Personal possessions	£ 300	£ 50	£ 1,500	nil
Delayed possessions	£ 100	nil	£ 100	nil
Possessions Single article limit	£ 100	£ 50	£ 200	nil
Possessions Valuables limit	£ 100	£ 50	£ 200	nil
Personal money cash limit	£ 100	£ 50	£ 200	nil
Personal Money	£ 200	£ 50	£ 250	nil
Loss of travel documents	£ 100	nil	£ 200	nil
Emergency Medical Expenses	£ 2,000,000	£ 50	£ 5,000,000	nil
Emergency Dental Expenses	£ 100	nil	£ 100	nil
Hospital Benefit	£ 100	nil	£ 600	nil
Hospital benefit per 24 hours	£ 20	nil	£ 20	nil
UK medical expenses	£ 500	£ 50	£ 1,500	nil
Additional Accommodation	£ 500	£ 50	£ 1,500	nil
Return to Home	£ 250	£ 50	£ 1,000	nil
Cutting short your trip	£ 1,000	£ 50	£ 3,000	nil
Personal liability	£ 1,000,000	£ 50	£ 2,000,000	nil
Personal Accident	£ 5,000	nil	£ 15,000	nil
Personal Accident-Loss of Limb(s)	£ 5,000	nil	£ 15,000	nil
Personal Accident-Death	£ 5,000	nil	£ 5,000	nil
Legal advice and expenses	£ 10,000	£ 50	£ 10,000	nil
HomePlan	-	-	Tradesman Callout	nil
			3 Hours Labour	nil
			£100 Materials	nil

MONEY BACK GUARANTEE

If our travel insurance does not meet with your requirements, please return it to us within fourteen days of receipt and prior to the commencement of your holiday and your premium will be refunded in full. You will need to provide details of alternative travel insurance at that time.

VITALLY IMPORTANT - PLEASE READ

In common with all travel insurance policies, our policy contains restrictions that relate to your health or the health of anyone who is travelling with you. Please read the policy carefully on receipt to make sure that you understand the cover available.

INSURANCE POLICY PREMIUMS

Duration	Premier Insurance Cover		Essential Insurance Cover	
	UK Mainland	Europe	UK Mainland	Europe
2 days	£13.00	N/A	£8.00	N/A
3 days	£17.00	£22.00	£10.00	£17.00
4 days	£20.00	£29.00	£14.00	£20.00
5 days	£22.00	£29.00	£15.00	£20.00
8 days	£23.00	£32.00	£16.00	£24.00
10 days	N/A	£35.00	N/A	£26.00
15 days	N/A	£39.00	N/A	£30.00

All the above insurance premium prices are per adult and include IPT at the current rate.

Arvonias Coaches Ltd is an Appointed Representative of UK General Insurance Ltd. Arvonias Travel Insurance is arranged by UK General Insurance Ltd with Travel Insurance Facilities Plc on behalf of Union Reiseversicherung AG. Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA Registered in England Registered Number: 3220410 . UK General Insurance Ltd and Travel Insurance Facilities Plc are authorised and regulated by the Financial Services Authority.

This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/pages/register or by contacting them on 0300 500 5000

