

Coach Holiday Travel Insurance

Section 9: COVID-19 Cover Endorsement

PLEASE NOTE: this section of cover extends the cover provided under Section 1 Cancellation and Curtailment and Section 3 Emergency Medical and Repatriation Expenses of your Coach Holiday Travel Insurance Policy as follows:

A. Cancellation

We provide to each **Insured Person** in total per **Insured Journey**, not exceeding the sum insured shown in the **Summary of Cover**, following necessary and unavoidable cancellation of a **Trip** as a result of:

1. **You, Your Close Relative**, a member of **Your** household or travelling companion or a friend with whom **You** had arranged to stay has a diagnosis of COVID-19 within 14 days of **Your** booked departure date, as certified by a medical practitioner following a medically approved test showing a positive result for COVID-19.
2. **You** being denied boarding on **Your** pre-booked outbound travel due to **You** contracting COVID-19, as certified by a medical practitioner following a medically approved test showing a positive result for COVID-19.

What is covered

1. The cost of all travel charges that **You** have paid and/or are contracted to pay before the departure date and cannot recover in respect of any part of the **Trip** that **You** are necessarily required to cancel.

B. Curtailment

We provide to each **Insured Person** in total per **Insured Journey**, not exceeding the sum insured shown in the **Summary of Cover**, following necessary and unavoidable **Curtailment** of an **Insured Journey** as a result of:

1. Death of **Your Close Relative** contracting COVID-19, as certified by a medical practitioner following a medically approved test showing a positive result for COVID-19.

What is covered

1. All reasonable additional travel expenses incurred by **You** in returning to **Your** home address in the **United Kingdom**.

C. Emergency medical and repatriation expenses

We provide to each **Insured Person** in total per **Insured Journey**, not exceeding the sum insured shown in the **Summary of Cover** in the event of an unforeseen medical emergency during an **Insured Journey** outside the **United Kingdom** as a result of **You** contracting COVID-19, as certified by a medical practitioner following a medically approved test showing a positive result for COVID-19.

What is covered

1. Emergency medical and repatriation expenses:
 - a. Reasonable and necessary medical and hospital expenses, including the cost of ambulance transport where medically necessary to take **You** to hospital; and
 - b. Returning **You** to the **United Kingdom** provided this is medically safe and authorised by **Us** or **Our** Assistance Company; and
 - c. The cost of a medical escort where this is deemed necessary by **Us** or **Our** Assistance Company, in the event of **Your** emergency repatriation to the **United Kingdom**; and
2. Reasonable additional travel and accommodation expenses (room only) for **You** to extend **Your** stay until **You** are medically fit to return to the **United Kingdom**; and
3. Reasonable additional travelling and accommodation expenses to repatriate **You** to the **United Kingdom** when **You** are denied boarding on **Your** pre-booked return travel due to **You** contracting COVID-19.

4. Confinement benefit: a benefit payment of £30 for each complete 24 hour period up to £300 where **You** are ordered into self-isolation in **Your** holiday accommodation by a relevant Government authority, as a result of **You** contracting COVID-19.

What is not covered applying to all sub-sections

Applicable in addition to any exclusion listed under **Section 1 Cancellation and Curtailment** and **Section 3 Emergency Medical and Repatriation Expenses** of this **Policy** including anything mentioned in the **General Exclusions**:

1. Travel or accommodation costs where a credit or voucher has been provided in lieu of a cash refund.
2. Claims arising directly or indirectly from an outbreak of COVID-19 resulting in a national or local lockdown or any restrictions of movement affecting the area where **Your** home is located, the country or specific area or event to which **You** were travelling to or through, existing or being publicly announced by the date **You** purchased, renewed or extended this insurance or at the time of booking any **Insured Journey**, whichever is later, or in the case of claims under sub-section C, started **Your Insured Journey** whichever was later.
3. Any claim where **You** are experiencing symptoms of COVID-19, or have been told to self-isolate at the time **You** purchased, renewed or extended this insurance, or at the time of booking any **Insured Journey**, whichever is later, or in the case of claims under sub-section C, started **Your Insured Journey** whichever was later.
4. **Your** quarantine when it has been imposed on a community, geographic location or vessel imposed by a government or public authority.
5. Any claim made under Section 9 COVID-19 cover in addition to a claim under either **Section 1 Cancellation and Curtailment** and **Section 3 Emergency Medical and Repatriation Expenses** of this **Policy**.

Additional conditions applying to all sub-sections

In addition to the additional conditions applying to **Section 1 Cancellation and Curtailment** and **Section 3 Emergency Medical and Repatriation Expenses** of this **Policy** including anything mentioned in the **General Conditions**:

We will require (at **Your** own expense) the following evidence where relevant:

1. A copy of the positive test result for COVID-19 **You** received from a registered medical practitioner.
2. Written confirmation from the scheduled public transport operator (or their handling agents) confirming the exact reason for which **You** were denied boarding, together with details of any alternative transport offered.
3. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
4. Any other official document or medical report confirming **Your** diagnosis for COVID-19 which leads to **Your** self-isolation, or need to cancel **Your Insured Journey**.

General Exclusions

Please note that the policy provides specific Covid-19 cover (as set out above) under the Cancellation, Curtailment and Emergency Medical Repatriation sections of the policy ONLY.

Please be aware that the following General Exclusions apply to the whole policy:

Coronavirus

Any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under Section 9 COVID-19 cover of this **Policy**.

Epidemic/Pandemic

Any epidemic or pandemic as declared by the World Health Organisation.

Coach Holiday Travel Insurance

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The **SUMMARY OF COVER**

Cover limits and applicable excesses per person are extended to include the following additional section:

Section 9. COVID-19 Section and Cover	Benefit Limit	Policy Excess
- Cancellation	£2,000	£50
- Curtailment	£2,000	£50
- Emergency Medical and Repatriation Expenses	£2,000,000 EU	£50
- Repatriation Expenses	£1,500 UK Only	£50

Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority: register number 769884.

Product: Hemmings Coach Holiday Travel Insurance – Single Trip

Should you opt for our tailored travel insurance and purchase from us. This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip within the geographical area and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation** – up to £2,000
- ✓ **Cutting Short Your Trip** – up to £2,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £2 million (European trips)/ £1,500 (UK trips)
- ✓ **COVID-19 cover** – up to limits shown under the Cancellation, Cutting Short Your Trip and Emergency Medical & Repatriation Expenses sections above
- ✓ **Personal Accident** – up to £15,000
- ✓ **Missed Departure** (non UK trips) – up to £600
- ✓ **Travel Delay** (non UK trips) – up to £60
- ✓ **Personal Baggage** – up to £1,500
- ✓ **Baggage Delay** – up to £100
- ✓ **Personal Money** – up to £200
- ✓ **Loss of Passport** – up to £200
- ✓ **Personal Liability** – up to £2 million
- ✓ **Legal Costs and Expenses** – up to £25,000



What is not insured?

- ✗ Some sections of the policy are subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions unless agreed – please check the policy wording for more information.
- ✗ There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any tests or investigations.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal baggage claims will be paid based on today's prices less a deduction for wear, tear and depreciation.
- ✗ Any claim for personal baggage where you have not taken steps to prevent loss.
- ✗ Any claim arising from any epidemic or pandemic as declared by the World Health Organisation.
- ✗ Any claim arising from or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 sections.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom and Isle of Man
- ! Maximum trip limit is 21 days



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact Assistance on 01403 288167 before going to a medical facility (other than a pharmacy), or as soon as you can.



When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

Single Trip policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim.

To cancel the policy, please call 01273 451 282.

TRAVEL INSURANCE – IMPORTANT INFORMATION

Hemmings Coaches Limited is an appointed representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythwood Street, Glasgow, G2 7AT. Registered in Scotland Company Number: SC108909.

We only offer travel insurance from a single insurer

Our Travel Insurance is underwritten by Great Lakes Insurance SE.

This travel insurance is suitable for those who wish to insure themselves when travelling against the specified financial loss of unforeseen circumstances and events relating to your trip. A list of the covers and corresponding limits can be found below. This summary provides only a brief guide to your Travel Insurance cover and exclusions. It does not contain the full terms and conditions of the policy, which can be found in the policy document. We have not provided you with any recommendation or advice about whether this product meets your specific insurance requirements. It is your responsibility to decide whether this policy suits your needs.

Important Notice – Information We Need To Know About - You must take reasonable care to provide complete and accurate answers to the questions we ask. *You should be aware that if the information provided by you is not complete and accurate, your insurer may; cancel your policy and refuse to pay any claim, or not pay any claim in full, or revise the premium and/or change any excess, or revise the extent of cover or terms of this insurance.* We recommend that you keep a record (including copies of letters) of all the information you provide to us for your future reference. We also draw your attention to any conditions, limitations, exclusions and excesses within the policy wording

SIGNIFICANT EXCLUSION: If your medical condition cannot comply with the following terms then any claim related to that medical condition will not be covered:

For UK Travel (England, Scotland, Wales, Northern Ireland or Scilly Isles). You DO NOT need to declare your medical conditions; however, you must comply with the following;

1. You are not aware of any reason why the trip could be cancelled or cut short
2. You are not travelling: (a) against the advice of a medical practitioner (b) for the purpose of obtaining medical treatment (c) if you have been given a terminal prognosis
3. You are not receiving or awaiting tests, treatment or investigations for any illness or injury as a hospital day case or inpatient. Any claim arising from this illness or injury will not be covered
4. If you are on medication at the time of travel your medical condition must be stable and well controlled
5. You must notify Medical Screening immediately of any change in your medical circumstances between the policy issue date and time of departure.

For EU Travel (including The Channel Islands); the traveller MUST inform Medical Screening via the health check phone line on 01403 288 423 if they or any person upon whose health the trip depends;

1. Has any existing or on-going medical condition(s)
2. Is taking any prescribed medication
3. Has or has had any medical condition(s) still requiring periodic review
4. Is awaiting any tests, treatment, investigation, referral or the results of these
5. You must notify Medical Screening immediately of any change in your medical circumstances between the policy issue date and time of departure.

This information is correct at the time of printing, but may be subject to change. Please refer to your policy document to check your cover.

Travel Policy - For full details about your cover and all exclusions please refer to the policy document		
COVER	LIMIT	EXCESS PAYABLE
Cancellation	Up to £2,000	Excess: £50 Deposit only: £10
Curtailment	Up to £2,000	£50
Emergency Medical & Repatriation Expenses	Up to £2m	£50
Missed Departure (not UK)	Up to £600	£50
Personal effects and Money	Up to £1,500 Up to total of £200 for valuables Up to £200 for Lost Passport	£50
Luggage Delay	Up to £100	NIL
Personal Liability	Up to £2,000,000	NIL
Personal Accident	Up to £15,000	NIL
Legal Costs & Expenses	Up to £25,000	NIL
Travel Insurance premiums including Insurance Premium Tax at the current rate are shown next to the price of the holiday in our brochure		

Cancellation Rights - If your cover doesn't meet your requirements, please let Hemmings Coaches know within 14 days of receiving your policy document and return all your documents for a refund of your premium. Any premium already paid will be refunded to You providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Claims - Full details of how to make a claim and how to appeal should your claim not be successful can be found in the policy document.

Complaints - Should you have a complaint about the sale of your travel insurance policy, please contact The Travel Manager, Arthur J. Gallagher Insurance Brokers Limited, 6th Floor, Temple Circus House, Temple Way, Bristol, BS1 6HG. Should you remain unhappy with our final reply, you may have the right to refer your complaint to The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Further details about our complaints procedure can be found in the attached 'About our Insurance Services' document.

Financial Services Compensation Scheme (FSCS) - You may be entitled to compensation from the Financial Services Compensation Scheme ("FSCS") should we be unable to meet our obligations and subject to eligibility. Details of the circumstances in which you can make a claim – and instructions on how to do so – can be found on the FSCS website: <http://www.fscs.org.uk>.

Updated June 2020

About Our Insurance Services

1. What is the purpose of this document?

This document sets out important information about who we are, the services we provide, the terms on which we agree to act for you and details of our statutory and regulatory duties.

It is important that you read this document carefully as it contains details of our statutory responsibilities and your contractual obligations. If there is anything that you do not understand you should inform us otherwise we will assume you are providing informed consent to these terms.

References in this document to 'we', 'us', and 'our' shall mean Arthur J. Gallagher Insurance Brokers Limited and references to 'insurers' shall include insurers, underwriters, managing agents and, where applicable, reinsurers with whom we place business.

2. Who are we?

Your Coach Travel Company is an Appointed Representative of Arthur J. Gallagher Insurance Brokers Limited which is a company incorporated in Scotland (registered number SC108909) whose registered office is at Spectrum Building, 55 Blythwood Street, Glasgow G27AT. You can find out more about us at www.ajginternational.com.

3. Who regulates us?

We are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates the provision of financial services. Our registration number is 311786. We are permitted by the FCA to act as a general insurance intermediary, to arrange credit and collect payments. You can check these details by visiting the FCA's website (www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

4. Whose products do we offer?

We only offer a product from a single insurer, full details of which can be found on the attached insurance policy document.

5. Which service will we provide you with?

We will be acting on a 'non-advised' basis; this means that we are happy to offer you information about the features and benefits of our products and services so you can decide which of these best suits your requirements. We are acting as the agent of the insurer and this is why we will not be making a recommendation to you about which insurance you should select.

6. How are we paid for our services

We are paid by way of Brokerage/commission, which is a percentage of the insurance premium paid by you.

Details of any fees/charges will be declared to you in advance of them being incurred so that you are able to make an informed decision. Unless we specifically agree otherwise, brokerage/commission and fees are earned when we arrange an insurance policy for you, or in the case of any other service when we commence providing that service to you. This means that if the insurance policy is subsequently terminated, amended or cancelled, you may not get back the full amount you paid, subject to any statutory cooling off rights you may have.

Upon request, we will be pleased to provide details of any income we are due or have received as a result of placing your business.

7. Conflicts of Interest

Circumstances may arise where we have a conflict of interest between us (including our managers, employees or agents) or another of our group companies and you, or between you and another of our clients. We always aim to treat you fairly and avoid conflicts of interest. We never deliberately put ourselves in a position where our interests, or our duty to another party, prevent us from discharging our duty to you.

8. Your policy documentation

You will receive written terms and conditions of any insurance policy we arrange for you. Please check these documents and advise us as soon as reasonably practicable if the terms of the cover arranged are not in accordance with your requirements. Please pay special attention to the claims notification provisions and to any warranties and conditions as any failure to comply with these terms may invalidate your cover.

9. Your right to cancel

You have **14 days** from the date you received your policy document to cancel the policy and receive a refund of premium provided you have not taken a trip, made a claim or intend making a claim. Cancellation by you at any other time will mean you are not entitled to a refund of premium.

10. What to do if you have a complaint

You should contact the Travel Manager in the first instance who will try to resolve your complaint within three working days.
In writing: Arthur J. Gallagher Insurance Brokers Limited, Temple Circus House, Temple Way, Bristol, BS1 6HG
By Telephone: 0117 338 1025

We are committed to delivering the highest standards of customer care and we have procedures in place to investigate complaints. We undertake to:

- Try and resolve the complaint within 3 working days and write to you confirming if we have done so;
- Acknowledge any formal complaints promptly;
- Respond fully to your concern or complaint within four weeks or less. If for any reason this is not possible, we will write to you to explain why we have been unable to conclude the matter quickly. If we have been unable to resolve your complaint in eight weeks, we will write to you explaining the reason as to why this has not been possible. We will also advise you of your right to refer your complaint to the Financial Ombudsman Service (if applicable).

Financial Ombudsman Service

If you still feel that we have not been able to resolve the matter to your satisfaction, after this process you may have the right (subject to eligibility) to refer your complaint to the Financial Ombudsman Service; the address is:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone: 0800 0234 567 (from landline) 0300 1239 123 (from mobile)

Email: complaint.info@financial-ombudsman.org.uk

Whether or not you make a complaint to us and/or refer your complaint to the Financial Ombudsman Service, your statutory right to take legal action will not be affected.

Online Dispute Resolution Platform

The European Commission has established an Online Dispute Resolution Platform (ODR Platform) <http://ec.europa.eu/consumers/odr> that is specifically designed to help EU consumers who have bought goods or services online from a trader based elsewhere in the EU and subsequently has a problem with that online purchase. The ODR platform will refer your complaint to the Financial Ombudsman Service which will then pass it on to Arthur J. Gallagher.

11. Are we covered by the Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the Financial Services Compensation Scheme ('FSCS') should we be unable to meet our obligations and subject to eligibility. Details of the circumstances in which you can make a claim – and instructions on how to do so – can be found on the FSCS website: <http://www.fscs.org.uk>. Separately, your insurer and or you may be covered by a different compensation scheme.

12. How your money is handled

In our role as intermediary between you and your insurer, we may hold money either paid by you to be passed on to your insurer or paid to us by your insurer to be passed on to you. For your protection, money received from you, or money to be paid to you, will be held by us in accordance with FCA rules.

Where we have an agreement with your insurer to hold money as their agent, any premiums you pay to us are treated as having been received by the insurer as soon as they are received by us. Claims payments and/or premium refunds are treated as received by you when they are actually paid to you. Where we receive monies as agent of your insurer, we can only deal with that money in accordance with the instructions of the insurer. This means that, for example, if you want us to return such monies to you, we can only do so with the agreement of the insurer.

Where we do not have an agreement with your insurer to hold money as their agent, we will hold premiums you pay to us as your agent. Money we receive from your insurer which is payable to you will be your property whilst we hold it. Money we hold as your agent is referred to as 'Client Money'. FCA rules require us to keep Client Money separate from our own money. We hold Client Money with an approved bank, segregated in a client account subject to a Non-Statutory Trust ("NST"). The aim of the NST is to protect you in the event of our financial failure.

13. How we use your data

Arthur J. Gallagher Insurance Brokers Limited is the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our privacy notice at www.ajginternational.com/privacy-policy. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.