



Client Holiday Travel Insurance

Our Client Holiday Travel Insurance is available to eligible passengers travelling on our holidays which is arranged by Wrightsure Services (Hampshire) Limited in conjunction with All Seasons Underwriting Agencies Limited and underwritten by Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited. Registered Office: Floor 29, 22 Bishopsgate, London. EC2N 4BQ. Registered in England and Wales No. 01514453. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Ref: 204847.

This insurance is available only to residents of the United Kingdom, Jersey, Guernsey & the Isle of Man who purchase cover before they travel.

Wrightsure Services (Hampshire) Ltd is authorised and regulated by the Financial Conduct Authority (their registration number is 311394) and is permitted to advise on and arrange general insurance contracts. You can check these details online using the Financial Services Register (accessible from <https://register.fca.org.uk>) or by contacting the Financial Conduct Authority Consumer Helpline on 0800 1116768.

Should you wish to take out this travel insurance please include the appropriate premium when booking your holiday.

DEMANDS AND NEEDS

This insurance policy will suit the demands and needs of an individual or group (where applicable) who have no excluded medical condition(s), are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen circumstances/events detailed in the cover section below. Subject to the terms, conditions and maximum specified sums insured.

IMPORTANT

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.

We summarise below the details of the insurance cover provided which also includes 24-hour emergency service from Mayday Assistance Limited. The following is a summary of the cover available. Full details of cover and exclusions will be forwarded with your confirmation of booking. In any event you may ask for a specimen copy of the policy wording before booking should you wish to examine this in advance.

SUMMARY OF COVER

Section	Section	Sum Insured Per Insured Person	Excess
A	Cancellation or Curtailment Charges	Up to £5,000 UK/£10,000 Europe	3 days duration or less – Nil 4 days duration & over £30 UK £75 Europe
B	Emergency Medical, Repatriation and Other Expenses Including Dental Treatment Funeral Expenses UK Trip Limit	Up to £5,000,000 Up to £250 Up to £5,000 £2,500	£75 (if GHIC held) £250 No GHIC (excluding repatriation expenses) £350 Aged 90 to 95 £30 £75 £30
B1	Hospital Confinement Benefit United Kingdom Europe	£10 per 24 hours up to £100 £15 per 24 hours up to £500	Nil Nil
C	Personal Accident Item 1 – Accidental Death (over 18) Item 1 – Accidental Death (Under 18) Item 1 – Accidental Death (71 & over) Item 2 – Loss of Limb(s) or Loss of Sight Item 3 – Permanent Total Disablement	£15,000 £1,000 £7,500 £15,000 £15,000	Nil Nil Nil Nil Nil
D	Travel delay and abandonment Travel delay Abandonment after full 12 hours delay	£20 per 12 hours delay up to £60 As per Cancellation Section	Nil As per Cancellation Section
D1	Missed Departure United Kingdom Europe	Up to £200 Up to £800	Nil Nil
E	Baggage Single Article/Pair/Set Limit Total Valuables Limit Spectacles/Sunglasses Limit Delayed Baggage (Minimum Delay of 12 hours)	Up to £1,500 £400 £400 £250 £50 per 12 hours up to £200	£50 £50 £50 £50 Nil
F	Personal Money, Passport and Documents	Up to £500	£50
G	Personal Liability	Up to £2,000,000	Nil
H	Legal Assistance and Expenses	Up to £25,000	£250
I	Mugging Benefit	£50 for each full 24 hours spent in hospital up to £500	Nil

Health Conditions Exclusion

We shall not be liable for claims WHERE AT THE TIME OF TAKING OUT THIS POLICY AND BETWEEN THAT TIME AND YOUR DEPARTURE:

- a) You are aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim.
- b) You:
- i) Are receiving, or on a waiting list for, surgery, in-patient treatment or investigations in a hospital, clinic, or nursing home.
 - ii) Are travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.
 - iii) Are travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad.
 - iv) Have been given a terminal prognosis.

Please note: If you are on medication at the time of travel, your medical condition(s) must be stable and well controlled.

CHANGES IN HEALTH AND OTHER CIRCUMSTANCES

If You are travelling outside of the United Kingdom, You must notify the Change in Health helpline immediately if a change in health occurs (including any change to medication) between the date this Policy is issued and Your scheduled date of departure.

We may reassess Your cover and premiums when We are told about changes in Your circumstances. If You do not tell Us about a change in Your circumstances, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances Your Policy might be invalid.

SIGNIFICANT EXCLUSIONS

1. No cover is provided if the person(s) to be insured are not resident in the United Kingdom, Jersey, Guernsey & Isle of Man.
2. Trips of more than 31 days duration, unless otherwise agreed.
3. Disinclination to travel.
4. Examples of other exclusions and the policy terms and conditions are contained within the policy wording, a specimen copy of which is available upon request. If, having purchased a policy from us, you subsequently find the policy does not meet your needs & requirements you have 14 days from the date of issue or prior to travel, whichever is sooner, to cancel the policy and receive a full refund of your premium.

Protecting your information

We will only use your personal details in line with our Privacy Notice. This can be found on our website or is available in hard copy format upon request and you should read this carefully and contact us immediately if you have any queries. Your personal information includes all the details you have given us to process your insurance policy (we will not ask for more information than is necessary). We may share your data with Third Parties for the provision and ongoing performance of your insurance policy. Your data may be transferred outside the UK. All the personal information you supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

Our earnings

We may, at our discretion, charge fees to cover our administration costs. Additionally, we and Wrightsure Services (Hampshire) Limited receive a commission from Insurers which is a percentage of the premium which you are charged.

Ashcroft Mini Travel Ltd t/a Memory Lane Holidays is an appointed Representative of Wrightsure Services (Hampshire) Limited who are authorised and regulated by the FCA (their registration number is 311394) and which is permitted to advise on and arrange general insurance contracts. You can check these details online using the Financial Services Register (accessible from www.fca.org.uk) or by contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768.

Please note: The insurance information (including premiums) as detailed above, is correct at time of publication {October 2024} and may be subject to change. Details of any changes to our current insurance arrangements, as detailed above, will be provided at the time of booking.

Not the right level of cover to meet your Travel Insurance needs? If we can't offer you the cover you want, or your premium is higher than you wanted because you have medical conditions, you may be able to get help by accessing the MoneyHelper travel directory at: <https://www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory?source=mas#> or by calling 0800 138 7777 (Open Monday to Friday, 8am to 6pm).