

Client Holiday Travel Insurance

Our Client Holiday Travel Insurance is available for all eligible passengers travelling on our holidays which is arranged by Wrightsure Services (Hampshire) Limited and underwritten by AWP P&C SA and administered in the UK by Allianz Partners, a trading name of AWP Assistance UK Ltd. AWP Assistance UK Limited is registered in England (registration number 1710361). Registered office: PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS. AWP Assistance UK Limited is authorised and regulated by the Financial Conduct Authority (FCA) (Firm reference number 311909).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (Firm reference number 534384).and limited regulation by the Prudential Regulation Authority.

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 & 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 Allianz Assistance.

The following is a brief 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

PLEASE SEE THE POLICY WORDING FOR FULL DETAILS OF THE COVER, LIMITATIONS AND EXCESSES, A SPECIMEN COPY OF WHICH IS AVAILABLE UPON REQUEST.

Cover	Sum Insured	Excess
Trip Cancellation	Up to £3,000	£75*
Trip Interruption	Up to £3,000 (Extra Accommodation Sub-Limit £500)	£75
Travel Delay	Up to £300	Nil
Baggage	Up to £1,500 (£200 High Value Item Limit)	£75
Baggage Delay	Up to £100	12 Hours
Emergency Medical Expenses	Up to £1,000,000	£75
Emergency Transport	Unlimited (Reasonable Cost)	£75
Personal Liability	Up to £1,000,000	£75
Travel Accident	Up to £10,000	Nil
Loss of Travel Documents	Up to £200	Nil
Personal Money	Up to £200	£75

*** Excess only applies for cancellation of a journey over three days in duration (Nil for Loss of Deposit).**

Health Declaration & Health Exclusions

It is very important that you read the following and, where necessary, declare any pre-existing medical conditions.

For UK, Channel Islands and Isle of Man trips only (except Air & Cruise Holidays)

You will not be covered under this policy for any claims arising as a direct or indirect of any pre-existing medical condition, unless you can comply with the following:

1. You are fit to travel and undertake your planned trip when you take out this policy, book your trip or at the time you travel (whichever is later).
2. Following any claim investigation, your doctor confirms they would have agreed with or recommended your travel plans when you took out this policy, booked your trip or at the time you travelled (whichever is later).
3. You are not travelling for the purpose of having medical treatment or a consultation during your trip.
4. You are not awaiting any medical tests, investigations or surgery, or the outcome of any tests or investigations when you take out this policy or book your trip (whichever is later).

For trips outside of the UK plus all Air & Cruise Holidays

You will not be covered for any claims arising as a direct or indirect result of any pre-existing medical condition if, in the 12 months before taking out this policy or booking your trip (whichever is later), you:

1. Were prescribed medication;
2. Received treatment or consulted a doctor or other medical practitioner for any medical condition;
3. Attended a hospital or a clinic as an outpatient or inpatient;
4. Were referred for tests, investigations, treatment or surgery, or are waiting for either results or a diagnosis;
5. Had any symptoms of an undiagnosed medical condition or have had a terminal illness;

unless you told us about the pre-existing medical condition and we have agreed in writing to cover it.

To declare a pre-existing medical condition(s), you should contact insurers confidential medical screening service on 023 92 41 9063 as soon as possible after taking out this insurance policy and/or booking your trip.

Based on the medical information you provide, it will be confirmed to you if cover can be offered for your declared pre-existing medical condition (or conditions), and if an extra premium needs to be paid. Occasionally, insurers may need you to get extra medical information (at your cost) from your doctor to enable us to make a decision.

If an extra premium is required, cover will not start until this has been paid in full and we have issued written confirmation.

If we are unable to cover the pre-existing medical condition (or conditions), this will mean that you and any other person insured by us will not be covered for any directly or indirectly related claims arising from the pre-existing medical condition (or conditions). This applies even if the person with the pre-existing medical condition (or conditions) decides to buy cover from another provider.

Each person insured by us would still be covered for any unrelated (or conditions), subject to the terms and conditions of this policy.

For All Trips:

You will not be covered if:

- Following any claim investigation, your doctor confirms they would not have agreed with or recommended you travel as planned either when you took out this policy, booked your trip or at the time you travelled (whichever is later).
- You know you will need medical treatment or a consultation at a medical facility during your trip.
- You are travelling specifically for the purpose of having surgery, medical procedures or hospital treatment, whether medically necessary or not.
- You had been diagnosed with a terminal illness prior to the date you took out this policy or booked your trip (whichever is later).

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip:

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a travelling companion, someone you were going to stay with, a family member or a business associate if at the time your policy was issued:

- You were aware they had undiagnosed medical condition(s) for which they were awaiting tests, investigations or the results of these;
- You were aware that their medical condition(s) were unstable, were likely to get worse in the next 12 months or they had been diagnosed as having a terminal condition.

Note: Only claims relating to a medical condition where any of the above apply will be affected. This includes indirectly related claims. For example, if someone breaks a bone and a doctor confirms it is related to an existing diagnosis of osteoporosis (brittle bone disease), this would not be covered if we have not agreed in writing to cover the osteoporosis.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment and/or transport in the event of an accident or unexpected illness occurring during your trip.

This also means that any other person insured by us will not be covered for any directly or indirectly related claims arising from the pre-existing medical condition (or conditions). This applies even if the person with the medical condition (or conditions) decides to buy cover from another provider.

Residency

You must have your primary residence in and be registered with a doctor in the UK, the Channel Islands or the Isle of Man; and have not spent more than six months abroad during the 12 months before this policy was issued or your trip was booked (whichever is later).

Significant Exclusions

- ✓ Any existing medical conditions unless they have been declared to (where appropriate) and accepted by the insurer.
- ✓ Your intentional self-harm or if you attempt or commit suicide.

- ✓ An epidemic or pandemic, except when an epidemic or pandemic is expressly referenced in and covered under Trip Cancellation, Trip Interruption, Travel Delay or Emergency Medical/Dental Cover Abroad.
- ✓ Terrorist events.
- ✓ Any travel supplier's complete cessation of operations due to financial reasons, with or without involving insolvency or bankruptcy.

For full terms and conditions and your policy contact details please refer to your policy wording.

How to make a claim

All claims should be reported directly to Allianz by calling their dedicated claims line on 0208 666 9233 (lines are open between the hours of 08:00 hrs & 18:00 Mondays to Fridays, excluding Bank Holidays).

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 of 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 of the personal information you supply to us will be handled strictly in accordance with the applicable Data Protection regulations and legislation.

Barnes Coaches Limited 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.

Should you have personal circumstances, for which you may need additional support or accommodations, please let us know and we will do our best to support you. These could include issues with sight, hearing impairments, capability restrictions, welfare/health issues or anything else you feel is important for us to know about.

If our chosen insurance provider, Wrightsure Services (Hampshire) Limited are unable to offer you the travel insurance cover you require, or your premium is higher than you expected because you have serious medical conditions, you may be able to get help by accessing the [Money and Pensions Service travel directory](#) or by calling 0800 138 7777 (lines are open Monday to Friday, 8am to 6pm).

Please note: The insurance information (including premiums) as detailed above, is correct at time of publication {March 2025) 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.