

TRAVEL INSURANCE - INCLUDES COVID COVER

Travel Insurance Premiums Per Person (Includes IPT)

(Subject to change)

| LENGTH OF TRIP | UK COACH Inc. ISLE OF MAN | EUROPE COACH inc. REPUBLIC OF IRELAND | CHANNEL ISLANDS BY AIR | ISLES OF SCILLY |
|----------------|------------------------------|--|---------------------------|--------------------|
| 3 DAYS | £17.00 | | | |
| 4 DAYS | £22.00 | £41.00 | | |
| 5 DAYS | £27.00 | £52.00 | | |
| 6 DAYS | £31.00 | £55.00 | | £52.00 |
| 7 DAYS | £36.00 | £58.00 | | |
| 8 DAYS | £41.00 | £60.00 | £78.00 | |
| 9 DAYS | £44.00 | £62.00 | | |
| 10 DAYS | £47.00 | £64.00 | | |
| 13 DAYS | | £125.00 | | |

Summary of Cover

HOLIDAY TRAVEL INSURANCE

Woods Travel Ltd/Woods Holidays Ltd Travel Insurance is available for all passengers travelling on our holidays which is arranged by Wrightsure Services (Hampshire) Limited, underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.. AWP Assistance UK Ltd and Wrightsure Services (Hampshire) Ltd are authorised and regulated by the Financial Conduct Authority (FCA). Wrightsure Services (Hampshire) Limited 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.

HEALTH DECLARATION AND HEALTH EXCLUSIONS

It is very important that you read the following:-

For UK travel only

If you are only travelling within the UK, Channel Islands or Isle of Man during your journey, it is a condition of this policy that you can comply with the following:

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

For travel outside of the UK

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

- a) Were referred for tests, investigations, treatment or surgery, or were awaiting the results of any referral

- b) Attended or were due to attend a hospital or clinic as an outpatient or inpatient;
- c) Received treatment or saw a medical practitioner for a medical condition; or
- d) Were prescribed medication. Unless the condition(s) has (have) been declared to and accepted by us in writing.

You should contact the Medical Screening Team by calling 02392 419063 if:

- i) You need to declare a medical condition
- ii) You are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for your medical condition(s). If you need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid. Each person insured by us would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

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 insurance, booked your journey 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 journey.
- You are travelling specifically for the purpose of having surgery, 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 insurance or booked your trip (whichever is later).

If we are unable to cover a medical condition, this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

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 journey: 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 close relative 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 in the event of accident or unexpected illness occurring during your journey.

SIGNIFICANT EXCLUSIONS

RESIDENCY

If you or anyone else named on this policy has not been a resident in the UK for more than 12 months, or if studying or working in the UK for more than 6 months, before the policy was issued, this policy cannot cover you.

In addition to the above the policy also contains the following main exclusions:

- Any existing medical conditions unless they have been declared to (where appropriate) and accepted by the insurer.
- Your participation in any organised sports or dangerous activities unless they have been declared to and accepted by the Insurer.
- Suicide, self injury or deliberately putting yourself at risk (unless you are trying to save another person's life).
- Travel against the advice of the carrier, any other public transport provider, the Foreign Office or the World Health Organisation.
- Any manual work or hazardous occupation undertaken during the insured trip.
- The bankruptcy / liquidation of the tour operator, travel agent or transportation company with whom you have booked your trip.

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information. Full details are contained within your policy information.

How to make a claim

All claims should be made direct to Allianz Assistance.

Please visit the website www.azgatravelclaims.com. This will lead you to our online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site. Alternatively, please phone and ask for a claim form or write to: Allianz Assistance Travel Insurance Claims Department, PO Box 451, Feltham TW13 9EE, telephone 0208 603 9958 or email travel.claims@allianz-assistance.co.uk

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.

Woods Travel Ltd/Woods Holidays Ltd 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.

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 |
|---|---|--|
| Cancellation | Up to £2,500 | Holidays of 1 days duration Nil Excess. Holidays 2 days duration and over £100/£25 in respect of Loss of Deposit claims |
| Personal Accident | Up to £10,000 Death and corresponding Benefits limited to £5,000 in respect of persons aged 66 and over at time of travel | NIL |
| Medical Expenses including Repatriation (only applicable to travel outside of the UK) | Up to £1,000,000 | £100 |
| UK Additional Travelling Expenses | Up to £1,500 | £100 |
| Medical Confinement Benefit | £10 per 24 hours up to £100 UK £15 per 24 hours up to £450 Channel Islands & Europe | NIL |
| Curtailment | Up to £2,500 | £100 |
| Personal Property Including Money | Up to £1,500 in all. Single Article Limit £200/Valuables £200 Personal Money Up to £200 Delayed Baggage (after 12 hours) Up to £100 | Personal Property & Money £35 Delayed Baggage – Excess 12 hours |
| Loss of Passport | Up to £200 | NIL |
| Missed Departure | Up to £100 UK & £300 Europe | NIL |
| Travel Delay | Travel Delay up to £60 Cancellation (holiday abandonment) up to £1,500 | Travel Delay Excess = 12 hours Holiday abandonment excess as per Cancellation |
| Personal Liability | Up to £1,000,000 | NIL |
| Legal Expenses | Up to £25,000 | NIL |

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 138 777 (lines are open Monday to Friday, 8am to 6pm).