

GFM Holdings Ltd t/a Sun Holidays – UK Holiday Insurance

We have arranged with **Global Travel Insurance Services Ltd** a holiday insurance policy specially designed with our holidays in mind. This policy is insured by **ETI – International Travel Protection (ERV)**, the UK branch of Europäische Reiseversicherung AG, who are Licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de) and approved by the Financial Conduct Authority to undertake insurance business in the UK.

We summarise below the details of the insurance cover provided which also includes 24-hour emergency service from **Towergate Assistance**. The following is a brief summary of the cover available. Full details of the cover, conditions 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 BENEFITS, UK TRAVEL & VEHICLE BREAKDOWN COMBINED

Section of Cover	Maximum Sum Insured and / or Benefit Levels Per Person	Excess Per Person
Personal Accident	<ul style="list-style-type: none"> £5,000 (£1,000 children under 16-years and adults 66-years plus at the time of the accident) Death £5,000 (£1,000 children under 16-years and adults 66-years plus at the time of the accident) Loss of Limb(s) and / or Sight in One / Both Eyes £5,000 (Nil adults 66-years plus at the time of the accident) Permanent Total Disablement 	Nil
Additional Accommodation, Travel and / or Repatriation Expenses	£2,500 in all sub-limited as follows: <ul style="list-style-type: none"> £2,000 (£300 close relative additional travel expenses following curtailment) Additional Accommodation, Repatriation and / or Travel Expenses £2,500 Return to Home Expenses £100 Essential Taxi and Telephone Expenses 	Nil
Hospital Benefit	<ul style="list-style-type: none"> £300 (£15 per completed 24-hours) 	Nil
Personal Property	£1,000 in all, sub-limited as follows: <ul style="list-style-type: none"> £250 Single Article Limit £250 Valuables £75 Spectacles and / or Prescription Sunglasses £250 (£50 for children under 16-years at the time of the incident) Personal Money 	£15
Car Breakdown & Recovery	£3,000 in all, sub-limited as follows: <ul style="list-style-type: none"> £250 Breakdown Assistance £3,000 Cost of Recovery £800 (£80 per 24-hours) Alternative Vehicle Hire £800 (£80 per 24-hours) Chauffeur Hire Cost of Second Class Rail Tickets to Return Home £35 Per Person Per 24-hours Additional Accommodation Cost of Travel to Collect Repaired Vehicle 	Nil
Personal Liability	£1,000,000	£100

If you are travelling to Area 1, there is no requirement for you to declare your medical conditions. However to be covered for any medical conditions you have or have had, you must be able to comply with the following Special Conditions:

1. No trip is booked or undertaken against medical advice or for the purpose of obtaining medical treatment.
2. If your health changes after the start date of your policy you must contact us to make sure that your cover is not affected.
3. If you have a medical condition, you must obtain at least verbal confirmation from your general usual general practitioner that there is no reason why you should have to cancel or curtail your trip.

This policy is only available to residents of the United Kingdom. The definition of residents of the United Kingdom is any person who is staying in or has lived in the United Kingdom for more than 12-months, or if studying or working in the United Kingdom for more than 6-months.

GFM Holdings Ltd t/a Sun Holidays is an Appointed Representative of **Global Travel Insurance Services Ltd** who is authorised and regulated by the Financial Conduct Authority (firm reference 305686) being permitted to advise and arrange general insurance contracts. Our status can be checked on the Financial Conduct Authority Register by visiting www.fca.org.uk or calling 0845 606 9966.