

FLEETWAY TRAVEL PLC TRAVEL INSURANCE SCHEME
UNDERWRITTEN BY TEMPLETON INSURANCE LTD.

- VALID FOR ISSUE BETWEEN 1st APRIL 2006 to 31st MARCH 2007 FOR DEPARTURES UP TO 31st MARCH 2008
- MEDICAL SCREENING REQUIRED ON PRE-EXISTING MEDICAL CONDITIONS
- AGE LIMIT 84 ON ALL POLICIES NOTE: ALL MEMBERS OF INSURED PARTY AGED 65 TO 84 YEARS HAVE TO BE MEDICALLY SCREENED BY THE CSA HEALTHLINE - 0870 366 9373.
- WINTER SPORTS EXCLUDED

SUMMARY OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON

COVER	MAXIMUM SUMS INSURED PER PERSON
Cancellation or Curtailment	Up to £3000
Medical & Other Expenses	Up to £5,000,000 in total
Hospital Confinement Benefit	£10 per 24 hrs up to a maximum of £1,000 in total
Personal Accident Death Permanent Total Disablement * please note reduced sums insured apply to certain age groups, please refer to main wording	£25,000 £ 5,000* £25,000
Personal Luggage Single Article/Pair/Set Limit Total Valuables Limit Golf Equipment Limit Delayed Baggage Outward Journey (excess of 12 hours)	Up to £1500 in total including: £250 £250 £500 £100
Personal Money	Up to £500
Passport, Ticket & Documents	Up to £250
Personal Liability	£2,000,000
Travel Delay Missed Departure	£20 After first 12 hours, £10 for each additional 12 hr period up to a maximum of £100 in total Up to £1000
Legal Expenses	Up to £25,000

EXCESSES

On Personal Liability and Legal Expenses £200.00 each claim per person.
 On Cancellation/Curtailment/Medical/Baggage and Money sections only:

	<u>Cancellation Curtailment Section</u>		<u>Medical Section</u>	<u>Baggage & Money Section</u>
	<u>British Isles inc. Channel Isles & N. Ireland</u>	<u>Rest of World</u>	<u>All Areas</u>	<u>All Areas</u>
Up to 65 years of age	£40.00 *	£ 40.00	£ 40.00	£40.00
66-69 years of age	£50.00 *	£100.00	£ 100.00	£40.00
70-84 years of age	£50.00 *	£200.00	£200.00	£40.00
*Loss of Deposit £15.00				

Medical screening required on pre-existing conditions.
 Mandatory screening required for everyone over the age of 65 years.

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CONDITIONS APPLYING TO YOUR CERTIFICATE

It is a condition that you are not aware of any reason why the Holiday/Journey may be cancelled or curtailed at the time of purchase of your insurance.

The Medical Assistance Company must be advised immediately in the event of:

- (a) Your hospitalisation.
- (b) Your intended repatriation for medical reasons.
- (c) The need to return earlier than the original booked return date when the cause of such return may be insured under Section 1 Cancellation or Curtailment of the Certificate occurring during the Holiday/Journey.

HEALTH CONDITIONS

To obtain this Insurance:

1. You and every member of Your party (other than accompanied infants and those who are physically disabled) who are insured under this insurance must be able to walk 100 metres and climb two flights of stairs without discomfort, pain or breathlessness.
2. You and every member of your party who are insured under this insurance must not have attended any hospital as an in-patient or for specialist treatment or have undergone surgery within the past 12 months.
3. You and every member of your party who are insured under this insurance will not have seen a doctor or medical practitioner on a repeated basis of 4 months or less.
4. You and every member of your party who are insured under this insurance are not on any waiting list for any medical treatment.
5. You and every member of your party who are insured under this insurance are not aware of any reason why the trip to be insured should be cancelled or curtailed.
6. You and every member of your party between 65 years and 84 years old are subject to mandatory medical screening.
7. You and any member of your party must telephone CSA HEALTHLINE for confirmation of cover if you have a Relative or Close Business Associate whose state of health may give rise to a cancellation or Curtailment claim under this certificate or who is in hospital awaiting treatment or has received a terminal prognosis.

WHEN YOU RECEIVE YOUR CERTIFICATE

You and every member of Your party who are insured under this insurance cannot comply with any of the conditions above then You or the person who cannot comply with these questions must contact CSA HEALTHLINE on 0870 366 9373 for advice as to whether the medical condition(s) can be covered and whether there will be an additional charge or amendments to Certificate conditions.

If cover is offered, written confirmation will be provided which should then be retained with Your Certificate. This service is available between 9.30 and 5.30 Monday to Friday.

FAILURE TO COMPLY WITH THESE CONDITIONS

Means you will not be covered under the Cancellation, Curtailment or Medical Sections of this Certificate. Under no circumstances will you or any Insured Person be covered under the Cancellation, Curtailment or Medical Sections of this Certificate if you are travelling against the advice of a medical practitioner or have received a terminal prognosis at the time of purchasing this insurance.

WITH SPECIFIC REGARD TO SINGLE TRIP AND ANNUAL MULTI-TRIP COVER

Should the state of Your health, or the health of the person upon which cancellation of this trip depends, changes before Your balance payment is due or before You travel YOU MUST contact CSA HEALTHLINE immediately to confirm the continuation of insurance cover for any relevant medical conditions.