

# ***TRAVEL DISRUPTION COVER***

Arranged by N J Heritage Partnership Ltd

**The snows of 2009 & 2010, the Volcanic Ash and the Air Traffic Control strikes, all have closed our airports leaving thousands of travellers stranded overseas with little or no protection from their Insurance.**

**TDC** has been specifically designed to protect the traveller where cover falls short in the standard travel policy or European Law, providing you and your family that financial safety net in the event that you become delayed overseas, preventing your return back to the UK for reasons beyond your control such as **Severe Weather, Natural Catastrophe\***, **Industrial Strike** or **An Act of Terrorism**.

*\* Natural Catastrophe is defined as an event caused by the following forces of nature that has a catastrophic consequence – fire, flood, earthquake, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone, or storm which is unforeseen and unknown at the time you purchased the insurance.*

**TDC** cover is to protect you and your family against financial loss; a days extra kennel fees could set you back £25; if you are flown back to a different airport, a taxi to collect your car could cost you £50 without the extra car parking fees.

## ***SUMMARY OF COVER PER INSURED PERSON***

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| <b>Up to £1000 to pay for additional accommodation.</b>                      | <b>Up to £1000 to purchase additional food or meals.</b>   |
| <b>Up to £350 to make alternative travel arrangements back to the UK</b>     | <b>Up to £100 to purchase essential medication originally prescribed in the UK</b>                     |
| <b>Up to £100 to purchase essential items or services</b>                    | <b>Up to £25 for additional resort transfer costs to get you to your international departure point</b> |
| <b>Up to £100 for additional transport to collect your vehicle in the UK</b> | <b>Up to £50 for additional parking fees incurred in the UK</b>  |
| <b>Up to £1000 for loss of wages, whether employed or self-employed</b>      | <b>Up to £100 for additional kennel/cattery fees incurred in the UK.</b>                               |

Insurers: LLOYD'S

We will pay each Insured Person the following irrecoverable costs incurred, if upon your scheduled return to the United Kingdom, you are delayed for more than 24 hours beyond the time of international departure shown in your itinerary for reasons beyond your control, subject to the conditions of this insurance contract.

Up to £50 per day to pay for additional accommodation to the same rating as originally booked.  
The amount payable under this section is limited to £1,000 in total.

Up to £50 per day for the purchase of food or meals but not drinks, alcoholic or not.  
The amount payable under this section is limited to £1,000 in total.

Up to £350 to make alternative travel arrangements for your independent return back to the UK.

Up to £100 to obtain and or purchase essential medication prescribed to you prior to your departure.

Up to £10 per day for the purchase of essential items or services but not food or drink.  
The amount payable under this section is limited to £100 in total.

Up to £25 for additional transport costs to get you from your accommodation to your point of international departure, as shown in your original itinerary, in the event that the pre-paid provider fails to turn up at your accommodation within the first 45 minutes of the scheduled time.

Up to £100 for additional transport costs to collect your vehicle from your original point of international departure, if your return to the UK is somewhere other than the scheduled point of return.

Up to £50 for additional parking fees incurred in the UK following your delayed return.

Up to £100 per day for loss of wages.  
The amount payable under this section is limited to £1,000 in total.

Up to £100 for additional kennel/cattery fees incurred in the UK following your delayed return.

### **GEOGRAPHICAL LIMITS**

**WORLDWIDE** but excluding the following countries:

Afghanistan, Chad, Democratic Republic of Congo, Haiti, Iraq, Ivory Coast, Libya, Nigeria, Palestinian Territories, Somalia, Sudan or to a country which the Foreign Office has advised against travel to.