

## HOLIDAY INSURANCE

This policy is underwritten by ERGO Travel Insurance Services Ltd on behalf of Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>

ERGO Travel Insurance Services Ltd (ETI) is registered in England and Wales, company number 11091555. Authorised and regulated by the FCA, register number 805870 and registered office: 10 Fenchurch Avenue, London, EC3M 5BN.

Should you wish to take out this holiday insurance policy 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 pre-existing medical conditions, are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen 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 Towergate Assistance. A summary of the cover is detailed below. Full details of the key benefits, conditions and exclusions will be included in the Policy Booklet, Table of Benefits and Insurance Product Information Document (IPID), copies of which will be sent to you with your confirmation of booking. In any event you may ask for specimen copies of the policy wording before booking should you wish to examine this in advance.

SECTION OF COVER	MAXIMUM SUM INSURED / BENEFIT LEVEL PER PERSON	EXCESS PER PERSON
Emergency Medical & Repatriation Expenses	<p>£2,000,000, sub-limited as follows:</p> <ul style="list-style-type: none"><li>• £350 Emergency Dental Pain Relief outside of the United Kingdom</li><li>• £1,000 Local Funeral Expenses outside of the United Kingdom</li><li>• £100 Emergency Telephone Calls &amp; Taxi Fares</li><li>• £2,500 Additional Travel Expenses within the United Kingdom</li><li>• £50 United Kingdom Prescription Charges outside of the United Kingdom</li><li>• £300 United Kingdom Physiotherapy &amp; Chiropractic Care outside of the United Kingdom</li><li>• £10 for each completed 24-hours up to a maximum £100 Hospital Benefit within the United Kingdom</li><li>• £25 for each completed 24-hours up to a maximum £1,000 Hospital Benefit outside of the United Kingdom</li><li>• £50 for each completed 24-hours up to a maximum £500 Mugging Benefit</li></ul>	<ul style="list-style-type: none"><li>• Nil Emergency Telephone Calls &amp; Taxi Fares</li><li>• Nil United Kingdom Prescription Charges</li><li>• Nil United Kingdom Physiotherapy &amp; Chiropractic Care</li><li>• Nil Hospital Benefit</li><li>• Nil Mugging Benefit</li><li>• £60 All Other Claims under this Section</li></ul>
Cancellation	<ul style="list-style-type: none"><li>• £1,500 for trips to the United Kingdom, Isle of Man, Channel Islands and Europe</li><li>• No cover for Worldwide trips</li></ul>	<ul style="list-style-type: none"><li>• Nil for trips of 3-days or less</li><li>• £25 for trips of 4-</li></ul>

		days or more Loss of Deposit only • £70 for trips of 4-days or more Cancellation
Curtailment & Loss of Holiday	• £1,500 for trips to the United Kingdom, Isle of Man, Channel Islands and Europe • No cover for Worldwide trips	• Nil for trips of 3-days or less • £70 for trips of 4-days or more
Personal Accident	• £15,000 (£1,000 children aged under 16-years & £7,500 adults aged 66-years plus at the time of the accident) Death • £15,000 Loss of Limb(s) or Sight • £15,000 (Nil children aged under 16-years at the time of the accident) Permanent Total Disablement	Nil
Personal Possessions	£1,500, sub-limited as follows: • £200 Single Article, Pair or Set • £200 in all Valuables	£50
Personal Money	£200, sub-limited as follows: • £50 for children under 16 years at the date of the incident	• Nil children under 16-years • £50 All Other Claims in this section
Passport & Other Documents	£200	Nil
Baggage Delay on the Outward Journey	£100 after a completed 12-hours delay	Nil
Missed Departure	• £200 within the United Kingdom • £800 outside of the United Kingdom	Nil
Travel Delay & Abandonment	• £20 after the first completed 12-hours delay and then £10 for each subsequent completed 12-hours up to a maximum £60 Delayed Benefit • £1,500 after a completed 12-hours delay Abandonment	• Nil Delayed Benefit • Nil for trips of 3-days or less Abandonment • £70 for trips of 4-days or more Abandonment
Hijack Benefit	£50 for each completed 24-hours up to a maximum £500	Nil
Personal Liability	£2,000,000	Nil
Legal Costs & Expenses	£25,000	Nil
COVID-19 Cover	• £1,500 Cancellation • £1,500 Curtailment • £2,500 Emergency Medical & Repatriation Expenses within the United Kingdom • £2,000,000 Emergency Medical & Repatriation Expenses outside of the United Kingdom, sub-limited as follows: • £30 for each completed 12-hours up to a maximum £300 Confinement to Holiday Accommodation	• Nil for trips of 3-days or less Cancellation & Curtailment • £25 for trips of 4-days or more Loss of Deposit • £70 for trips of 4-days or more Cancellation & Curtailment • £60 Emergency Medical & Repatriation

	Expenses
	• Nil Confinement to Holiday Accommodation

## RESIDENCY

The cover under this policy is only available to United Kingdom residents being defined as: Any person who has an address in the United Kingdom, has lived in the United Kingdom for at least 6 of the last 12 months, and is registered with a General Practitioner in the United Kingdom.

## HEALTH CONDITIONS

This policy may not provide cover for pre-existing medical conditions, so it is important that you review and respond to the questions below in order to have the full protection of your policy. If you do not take the appropriate action, or if you withhold information which we should reasonably be made aware of when considering the provision of cover, then your policy may be cancelled, or your claim rejected or not fully paid.

If you are travelling within the United Kingdom you are not required to declare your medical conditions. However to be covered for any medical conditions you have or have had, you must be able to answer NO to questions 1. to 4. and YES to questions 5. and 6. a) and b) below:

1. Are you aware of any reason why the trip could be cancelled or cut short (such as the health of a close relative)
2. Are you travelling:
  - a) against the advice of a medical practitioner, or
  - b) for the purpose of obtaining medical treatment.
3. Have you been given a terminal prognosis
4. Are you receiving or awaiting treatment for any bodily injury, illness or disease as a hospital day case or in-patient
5. If you are on prescribed medication, are your medical condition(s) stable and well controlled
6. If you suffer from stress, anxiety, depression or any other mental or nervous disorder, have you received written confirmation (at your cost) that you are fit enough to take this trip by either:
  - a) a registered mental health professional (if you are under the care of a Community Mental Health Team), or
  - b) a consultant specialising in the relevant field.

If you are travelling outside of the United Kingdom You must telephone MediScreen on **0344 892 1698** if anyone to be covered by this policy, or any person upon whose health the trip depends:

1. Has or has had a medical condition (excluding childhood and minor ailments not requiring treatment)
2. Is taking prescribed medication
3. Has or has had any medical condition still requiring periodic review
4. Is awaiting any tests, treatment, investigation, referral or the results of these.

MediScreen's office hours are 9am to 5pm Monday to Thursday and 9am to 4pm Friday excluding Bank Holidays.

## CHANGE IN MEDICAL CIRCUMSTANCES AFTER THE DATE THE POLICY IS ISSUED

**Important note:** this applies to all destinations, including trips solely within the United Kingdom.

You must also notify MediScreen immediately on **0344 892 1698** if there is any change in your medical circumstances between the date you first purchased your insurance policy and the date your holiday is due to begin. If you do not take the appropriate action, or if you withhold information which we should reasonably be made aware of when considering the provision of cover, then your policy may be cancelled, or your claim rejected or not fully paid. If we can extend cover, we may charge an additional premium for doing so.

If your trip is solely within the United Kingdom then you must obtain confirmation from your medical practitioner that you are fit enough to take the trip and this must be noted on your medical records so that in the event of a claim you are able to provide this evidence if required by us. Failure to do so may invalidate your policy.

You must also tell us as soon as reasonably possible if you are no longer a resident in the United Kingdom.

#### **SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED**

1. The cover under this policy is only available to United Kingdom residents for travel within the Geographical limits contained in this policy and which begins and ends in the United Kingdom. Repatriation will be to the United Kingdom only.
2. Cover is only available for the whole duration of a booked trip to a maximum 70 consecutive days, and cover cannot be purchased once a trip has already begun.
3. The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each insured person.
4. If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure you get a copy of the Police report. Failure to comply may result in your claim being rejected or the amount of any relevant claim reduced.
5. You are not covered for valuables, your passport or visa if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
6. Stolen property: You are not covered for baggage stolen from:
  - a. an unattended coach / bus unless it was locked in the luggage compartment of the coach / bus and evidence of force or violent entry to the vehicle is available, or
  - b. the passenger compartment of any unattended vehicle.
7. Claims arising from any epidemic or pandemic as declared by the World Health Organisation (WHO).
8. You must ensure that you have had any recommended inoculations, vaccine (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.
9. Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 Cover section.

#### **TRAVEL SIGNPOSTING** Not the right level of cover to meet your Travel Insurance needs?

If we can't offer you the cover you want, or your premium is higher than you wanted because you have medical conditions, you may be able to get help by accessing the Money and Pensions Service travel directory at: <https://traveldirectory.moneyadviceservice.org.uk/en> or by calling 0800 138 777 (Open Monday to Friday, 8am to 6pm).

#### **COOLING OFF PERIOD**

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14-days of the receipt of your documentation and you have not started a trip or made or intend to make a claim, we will give you a full refund. Following this 14-days period, you continue to have the right to cancel your policy at any time by contacting us. If the notice of cancellation is received outside of the 14-days cooling-off period no premium will be refunded.

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