

**Association of British Insurers  
Travel Insurance - IMPORTANT NOTICE**

**Regulation:** R.E. Bath Travel Service (Palmaisr) Ltd of 2, Albert Road, Bournemouth BH1 1BY, is an appointed representative of R.E. Bath Travel Service Ltd, also at 2, Albert Road, Bournemouth BH1 1BY, who are authorised and regulated by the Financial Services Authority for the sale of Connected Travel Insurance. Our travel insurance is arranged by Infinity Insurance Solutions, which is a division of Travel Insurance Facilities plc (TIF) who are authorised and regulated by the Financial Services Authority to arrange general insurance. The insurer is the United Kingdom and Ireland Branch of Union Reiseversicherung AG, who are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority.

You can check the status of all three companies on the FSA website [www.fsa.gov.uk/register/home](http://www.fsa.gov.uk/register/home)

**Our service to you:** In arranging connected travel insurance for our customers we act as an intermediary and act on your behalf when arranging your insurance. Our services includes: advising you on your insurance needs; arranging your insurance cover with insurers to meet your requirements; and helping you with any ongoing changes you have to make. We are pleased to offer insurance through Travel Insurance Facilities plc. This can be purchased from Palmaisr at the same time as booking your holiday. Full details of the cover and exclusions will be explained to you at the time of booking if insurance is purchased. A policy will automatically be included with your confirmation of booking. **Please read your policy carefully.**

**Disclosure of Information:** It is important that any information, statements or answers made by you to us, or your insurer, are your responsibility and must be correct. Any failure to disclose facts material to the insurer in your answers may invalidate your insurance cover in part or in whole. Facts material to the insurance are matters of information which may influence your insurance as to the acceptability or otherwise of your proposal or renewal and must be disclosed immediately. You are advised to keep copies of documentation sent to or received from us for your own protection. Please do consult us if you are in doubt on any aspect. The disclosure of information not only applies at commencement and renewal of your policy, but also at anytime during the period of insurance.

**Awareness of policy terms:** When a policy is issued, you are strongly advised to read it carefully, as it is that document, the schedule and any certificate of insurance, that is the basis of the insurance contract you have purchased. If you are in doubt over any of the policy terms and conditions, please seek our advice promptly.

**Charges:** We reserve the right to make charges, in addition to any insurance premiums, for the arranging, amending, renewing and cancelling of any policy of insurance. Details of charges made will be declared in all correspondence with you.

**Client Money:** (as an agent of an insurer) We act for the insurer for the collection of premiums and refunds of premiums. This means that premiums are treated as being received by the insurer when received in our bank account and that any premium refund is treated as received by you when it is actually paid over to you.

**Cooling off period:** We will give you enough information and help so that you can make an informed decision before you make a final commitment to buy your insurance policy. However you will have fourteen days to change your mind and cancel the insurance contract from the date you receive the policy documentation.

**NB. This only applies to consumers.**

**Please make sure you read your policy carefully.**

**For transport only insurance, please telephone for a quote - 01202 200700**  
These policies do not cover cancellation charges on accommodation or ground arrangements or any failure of them.

**PALMAIR INSURANCE**

**Please read your policy carefully.**

**Cover provided per person:**

- CANCELLATION / CURTAILMENT CHARGES** - up to £3,500 of final invoice cost.
- DEPARTURE DELAY** - £20 after first 12 hours delay followed by additional £10 after each subsequent 12 hour delay up to a maximum of £100. Alternatively, if the holiday is abandoned after 24 hours the holiday cost up to £3,500.
- PERSONAL POSSESSIONS** - up to £250 per item, up to £250 for valuables and up to £1,500 in total.
- PERSONAL MONEY** - up to £250 in cash and up to £500 in total.
- EMERGENCY MEDICAL AND REPATRIATION** - up to £5,000,000, including 24 hour emergency assistance service.
- PERSONAL LIABILITY** - up to 2,000,000
- PERSONAL ACCIDENT** - £15,000 on death and loss of limbs in an accident.
- LEGAL ADVICE AND EXPENSES** - up to £25,000.

**Please note carefully:**

- A:** Policy excess: you will have to pay the first £75 of any claim for cancellation, curtailment, abandonment or medical expenses, the first £50 on possessions and money claims and the first £50 on personal liability claims, increased to £250 if the damage is to your accommodation, £100 on legal advice and expenses.
- B:** Your policy excludes all pre-existing medical conditions but additional cover for these may be available from our medical helpline. Details will be provided in your policy.

**INSURANCE PREMIUMS (payable at time of booking)**

	ADULTS	CHILDREN	FAMILY <small>(Husband &amp; wife and any dependent children under 18 yrs living at same address)</small>	CLIENTS <small>65-74</small>	CLIENTS <small>AGED 75 or OVER*</small>
<b>1-3 Days</b>	£10.40	£5.20	£20.80	£16.60	£22.50
<b>5 Days</b>	£13.90	£6.95	£27.80	£26.00	£35.90
<b>9 Days</b>	£25.00	£12.50	£50.00	£52.00	£75.00
<b>17 Days</b>	£29.00	£14.50	£58.00	£65.00	£87.00
<b>23 Days</b>	£32.00	£16.00	£64.00	£79.60	£119.40
<b>31 Days</b>	£45.50	£22.75	£91.00	£91.00	£136.50
Each additional week	£10.00	£5.00	£20.00	£20.00	£30.00

**EXCESS WAIVER OPTION** Upgrade to remove the standard policy excess (the first part of the claim you have to pay)  
**Single trip** - £8.00 (Each Adult, Child & infant insured)

Infants under 2 years FREE (covered on parents policy). Ages are at date of travel.  
\*Passengers over 75 max duration insurance cover 31 days. Insurance premiums may increase from January 2010. Please check the policy price at the time of booking.

**Customer Protection Information:**

**Conditions, exclusions & warranties:** Conditions and exclusions will apply to individual sections of your policy, while general exclusions, conditions and warranties will apply to the whole of your policy.

**Pre-existing medical problems:** Your policy contains restrictions regarding pre-existing medical problems relating to the passenger (s) and other people whose health may affect the trip.

**Hazardous Activities:** If you are taking part in activities that present a risk of injury, including water sports, check that your policy covers you.

**Property claims:** These claims are paid based on the value of goods at the time you lose them, and not on a "new for old" or replacement cost basis, unless otherwise stated in your policy. Your policy will set out what proof the insurer needs to support a claim.

**Policy limits:** Most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, e.g. for any one item or for valuables in total. You are advised to check your policy if you intend taking expensive items with you.

**Policy excess:** Under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim. The amount you have to pay is the excess.

**Reasonable care:** You need to take all reasonable care to protect yourself and your property, as if you were not insured.

**Fraud:** Your insurer may be recording details of claims on an anti-fraud register.

**Customer Protection Information:**

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we do not meet your standards please contact Palmaisr Client Services Department, 2 Albert Road, Bournemouth BH1 1BY, Tel: 01202 200700 either verbally or in writing, who will take details of your concerns. We will acknowledge your complaint in writing, advising you of who is dealing with your concerns and attempt to address them quickly. We will keep you up to date with our progress. If we cannot settle your complaint you may be entitled to refer it to the financial Ombudsman service.

**You will find two forms below:-**

**Form A** is a **Declaration of Health** for clients purchasing Palmaisr insurance. Insurance companies now insist that indemnity forms are signed at the time of booking and any pre-existent medical condition which may invalidate some or all of the cover provided by the policy must be notified to them. **If in doubt, ask.**

**Form B** is an **Insurance Indemnity Form** and should be completed by clients who have chosen to purchase alternative insurance cover elsewhere. Inclusive holiday clients choosing to travel under their own insurance policy, which must offer comparable cover, will be required to sign this indemnity form absolving Palmaisr of any liability arising from their failure to arrange suitable alternative insurance cover.

**Please complete the appropriate form - sign it and return to Palmaisr Reservations or your Bath Travel agent with your booking form.**

**FORM A: TRAVEL INSURANCE CUSTOMER DECLARATION**

**To be completed by passengers taking Palmaisr Insurance**

Please read the following and sign at the bottom to confirm acceptance. It is your responsibility to provide complete and accurate information to insurers when you take out the insurance policy and to notify any changes in your health or medication between booking and travel.

- I have read and understood the contents of the **TRAVEL INSURANCE - IMPORTANT NOTICE** provided by the Association of British Insurers, **both on my own account and on behalf of the other insured persons on the policy.** I have also been provided with a copy of the policy wording.
- I am aware that my insurance is in two policies, a pre-travel policy covering risks before travel and a travel policy covering risks from when I leave home. I accept that if circumstances change, the insurer may change the terms of the travel policy covering the travel risks.
- I am aware that I should contact the insurance company on 08456 589589 at the time of buying travel insurance, if I anyone else who is travelling with me:
  - has ever** suffered from a heart related problem, a stroke, high blood pressure, a breathing problem (such as asthma), cancer or diabetes, **even if these are now stable**
  - has** a medical problem which has been referred to a hospital or to a specialist consultant during the last two years
  - has** any health condition for which treatment, test results or investigation as a hospital patient is awaited
- I am aware that my travel insurance policy does not provide cover for any psychological conditions such as stress, anxiety, depression, eating disorders or mental disability.
- I am aware that, after buying my policy, I should notify the insurance company of any changes in my health or medication, or that of anyone who is travelling with me as this may affect my continuing cover.
- I understand and accept that there is no cover provided for cancellation or curtailment where the claim is caused by any pre-existing health condition of a close relative or close business associate who is not travelling

Family Cover  Excess Waiver Cover

Signed on behalf of all members of my party \_\_\_\_\_ Booking Ref.No. \_\_\_\_\_

Please print (lead) name \_\_\_\_\_ Date \_\_\_\_\_

Please note: For your protection all calls to the Bath Travel / Palmaisr medical screening will be recorded.

*The Booking Conditions of most tour operators require you to obtain adequate holiday insurance. It is strongly recommended that you accept the insurance arrangements offered by Palmaisr as your tour operator as described in the Palmaisr brochure. However, you are entirely free to make your own arrangements provided that the resultant policy affords cover comparable to that offered by Palmaisr. If you elect to make your own arrangements, please sign the Indemnity statement shown below and return to us with your booking form within seven working days.*

**FORM B: INSURANCE INDEMNITY FORM**

**To be completed by Inclusive Holiday travellers NOT purchasing Palmaisr Insurance**

I have declined to take out holiday insurance cover offered by Palmaisr and have also declined to take comparable insurance cover offered by the travel agent through whom the arrangements have been made. I hereby undertake on behalf of myself and all members of my party to arrange holiday insurance which provides comparable cover to that offered in Palmaisr's brochure; not to hold Palmaisr or the travel agent responsible for any cost incurred by my party due to my failure to take out adequate insurance; to indemnify Palmaisr and travel agent for any costs incurred by them due to my failure to take out adequate insurance cover. I understand that nothing in this agreement shall limit or exclude my statutory rights.

Name \_\_\_\_\_

Address \_\_\_\_\_

Post Code \_\_\_\_\_

Date of Departure \_\_\_\_\_ Insurance Company \_\_\_\_\_ Policy Number \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

Please print name \_\_\_\_\_ Booking Ref.No. \_\_\_\_\_