

VentureCo Worldwide Travel Insurance

Travel insurance is a vital aspect to booking your Venture, giving you protection against unforeseen circumstances that could otherwise spoil your holiday. It is important that you purchase travel insurance that properly covers your participation in whatever activities you may undertake at the time that you make your booking. To assist you with this, we have arranged competitive travel insurance from Travel & General Insurance Company plc to specifically meet your needs on your holiday.

To arrange cover simply call us on 01926 411122

Should you decide not to purchase our insurance, you must provide us with details of your alternative insurance with your final payment.

The schedule of the cover below sets out a summary of the cover provided by our tailored insurance. The cover is underwritten by Travel & General Insurance Company plc, except for Section K (Legal expenses), which is underwritten by DAS Legal Expenses Insurance Company Limited. Both insurers are authorised and regulated by the Financial Services Authority.

Single trip policy Schedule of cover		
Section	Sum insured per person	Excess per person
Standard cover		
A Cancellation and curtailment charges	Up to £5,000	£50
B Emergency medical repatriation and associated expenses abroad	Up to £5,000,000	£50
Search and Rescue	Up to £50,000	Nil
Hospital benefit	£20 for each 24 hour period to a maximum of £500	Nil
C Emergency assistance in the UK	Up to £2,000	£50
D Personal accident	Up to £25,000 (age limits apply)	Nil
E Travel delay	£20 first 12 hours and £10 each subsequent 12 hours to maximum of £100	Nil
Abandonment	Up to £5,000	£50
Missed departure	Up to £1,000	£50
Missed connection	Up to £1,000	£50
F Personal possessions	Up to £2,500	£50
Delay baggage (after 12 hours)	Up to £100	Nil
Travel documents	Up to £500	£50
G Personal money	Up to £250	£50
H Hijack	£50 for each 24 hour period to a maximum of £500	Nil
I Mugging	£50 for each 24 hour period to a maximum of £500	Nil
J Personal liability	Up to £2,000,000	£250
K Legal expenses	Up to £25,000	Nil
L Winter sports – included in annual policies as standard for 17 days. Available with single trip policies on payment of an additional premium		
Own ski equipment	Up to £1,000	£50
Single item limit	£400	
Ski equipment hire	Up to £500	Nil
Hired ski equipment	Up to £500	£50
Ski pack	Up to £450	£50
Piste closure	£20 per day to a maximum of £400	Nil
Delay due to avalanche	Up to £500	£50

Premiums including Insurance Premium Tax			
Period	Per person	Period	Per person
Up to 5 days	£45	Up to 5 months	£238
Up to 10 days	£51	Up to 6 months	£265
Up to 17 days	£61	Up to 7 months	£293
Up to 24 days	£69	Up to 8 months	£319
Up to 31 days	£74	Up to 9 months	£345
Up to 45 days	£110	Up to 10 months	£374
Up to 2 months	£134	Up to 11 months	£401
Up to 3 months	£183	Up to 12 months	£412
Up to 4 months	£211		

- Children aged 2-18 years – ½ of the premium
- Family rate - 2 times the premium
- Person aged 66 to 70 years on departure – 2 times the premium
- Person aged 71 to 75 years on departure – 3 times the premium

Important declaration

An insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond your reasonable control. Therefore any facts known to you, which could possibly result in you having to make a claim, must be disclosed otherwise you may not be covered. In addition, anyone named an insured under this policy must be able to make the following declaration (The legal guardian must make the declaration for anyone under the age of 18 years old):

- 1 I am not receiving treatment, including regular medication, within the last 12 months for any condition, nor at any time for any heart related or cancerous condition;
- 2 I have not been seen by a specialist nor been admitted to a hospital overnight in the last 12 months (other than for regular check ups);
- 3 I have not been diagnosed by a registered general practitioner as having a terminal condition;
- 4 I am not waiting for, nor have the knowledge of, the need for an operation, hospital consultation nor any other treatment (including regular medication) nor investigations including the results of a routine test;
- 5 I do not have any other pre-existing and on-going medical condition(s) that could reasonably be anticipated to give rise to a complication needing medical intervention prior to or during a journey (if in doubt check with your general practitioner);
- 6 I am not aware of anybody for whom I would be covered for cancellation and curtailment, such as immediate family or travelling companions, suffering from any pre-existing medical condition(s) that may cause me to cancel or cut short my journey;
- 7 I do not know of any circumstances that could reasonably be expected to give rise to a claim under this policy.

If you cannot make this declaration when you take out the insurance, you must contact Healthcheck on 0845 408 0585

A policy document that fully defines the cover, conditions and exclusions will be sent to you with your booking confirmation. When you receive your policy, please take the time to read it carefully to ensure you understand what is and what is not covered, and that all activities that you may wish to participate in are included. If it does not meet your requirements, please return the policy, proof of premium and any other relevant documents to us within 14 days of receipt and we will refund the premium in full, provided you have not travelled or made a claim.

Failure to comply with the terms & conditions of the policy may result in cover being restricted.