



All Seasons Underwriting Agencies

Group Travel Insurance Policy

POLICY SCHEDULE

Policy Number: ASUA/CANOPIUS/2017/HALSBURY/GP

UMR Number: B1533CUW1700004

Group Policyholder: Halsbury Travel

Address: 35 Churchill Park, Colwick Business Estate,
Nottingham NG4 2HF

Cover Description: Group Policy in respect of each person travelling on a trip arranged by the Group Policyholder who is eligible to be covered under this group policy and for which details have been provided to us by the Group Policyholder.

Period: Bookings made between 1st November 2017 until 31st October 2018
(with all travel having been completed by 31st October 2020)

Geographical Area: Worldwide

CONTACT DETAILS YOU MAY NEED

Please see below for the full list of benefits, limits and excesses that apply to the Policy.

In addition **your** cover may have some extensions included as standard with other extensions available as additional covers for which an additional premium will be payable. If **you** have made any changes to the basic cover or added in any extensions then these changes and additions will be noted on **your** insurance schedule.

This table of benefits should be read together with **your** Booking Confirmation, insurance schedule and policy wording as they all form part of **your** insurance contract with **us**.

TABLE OF BENEFITS

1	Cancellation or Curtailment	Up to £3,500
	Excess £25	
	We will compensate you for any unused accommodation and travel expenses which you lose or incur as a result of having to cancel / curtail your holiday due to certain reasons.	
2	Emergency Medical Repatriation & Other Expenses	Up to £5,000,000 in total
	Excess £30	
	Replacement Leader	Up to £5,000 in total
	Excess £30	
2a	Hospital Confinement Benefit	Up to £30 per 24 hrs up to a maximum of £500 in total
	Excess Nil	
	Should you require emergency medical treatment or repatriation, our policies provide you with access to a 24hr multilingual staffed medical emergency company.	
3	Personal Accident	
	Item 1	Up to £25,000 in total
	Item 2	Up to £25,000 in total
	Item 3	Up to £25,000 in total
	Excess Nil	
	In the event of accidental injury, disablement or death, a lump sum payment will be issued to you or the persons chosen by you. We also cover certain acts of terrorism too to provide you with extra peace of mind when travelling.	
4	Delayed Departure (leisure cover only)	
	Excess Nil	£20 first 12 hours, £ 20 for each additional 12 hour period up to a maximum of £100 in total
	Abandonment after full 24 hours	Up to £1,500 in total
	Excess £30	
4a	Missed Departure	Up to £600 in total
	Excess Nil	

5	Baggage	Up to £1,500 in total
	Single Article/Pair/Set Limit	Up to £200 in total
	Total Valuable Limit	Up to £200 in total
	Equipment Limit per group	Up to £750 in total
	Delayed Baggage (Minimum delay of 12 hours)	Up to £50 in total
	Excess £20	
We cover the loss and theft of and damage to your baggage & personal belongings. We also provide you with an allowance to purchase essential replacement items in the event that your checked-in baggage is delayed for a certain period of time		

6	Personal Money	Up to £200 in total
	Group Money	Up to £500 in total
	Group Leader Expenses	Up to £500 in total
	Excess £25	
	Passport & Documents	Up to £300 in total
	Group Passports & Documents	Up to £3,000 in total
We cover the loss and theft of your money		

7	Personal Liability (does not cover work related claims)	Up to £2,000,000 in total
	Group Leader	Up to £2,000,000 in total
	including	Up to £100,000 in total in total
	Rented Accommodation Limit	
	Excess £250	
We cover accidental damage to third parties (person or property) inflicted by the insured while travelling.		

8	Legal Expenses & Assistance (does not cover work related claims)	Up to £50,000
	Excess £250	
If you suffer personal injury, we cover the cost for a juridical procedure / legal advice		

9 – WINTER SPORTS COVER			
9a	Ski Equipment	Up to £800 in total	Excess £50
	Single Article/Pair/Set Limit	Up to £250 in total	
9b	Ski Equipment Hire	Up to £50 per day up to £300 in total	Excess £50
9c	Ski Pack	Up to £50 per day up to £400 in total	Excess £75
		Up to £150 lost pass	
9d	Piste Closure	Up to £50 per day up to £500 in total	Excess Nil
9e	Avalanche or Landslide Closure	Up to £50 per day up to £500 in total	Excess Nil