

## HOLIDAY TRAVEL INSURANCE

A travel insurance scheme is available for all passengers travelling on our holidays arranged with **ETI – International Travel Protection (ERV)**, the UK branch of Europäische Reiseversicherung AG, who are authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – [www.bafin.de](http://www.bafin.de)) and approved by the Financial Conduct Authority (FCA – [www.the-fca.org.uk](http://www.the-fca.org.uk)) to undertake insurance business in the UK. Should you wish to take out this travel insurance 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 medical condition(s), are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen circumstances/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 Specialty Assistance Limited. The following is a brief summary of the cover available. Full details of cover and exclusions will be forwarded with your confirmation of booking. In any event you may ask for a specimen copy of the policy wording before booking should you wish to examine this in advance.

### SUMMARY OF COVER

PLEASE SEE THE POLICY WORDING FOR FULL DETAILS OF THE COVER, LIMITATIONS AND EXCESSES, A SPECIMEN COPY OF WHICH IS AVAILABLE UPON REQUEST

Section of Cover	Maximum Sum Insured And / Or Benefits Per Person	Maximum Excess Per Person
Cancellation	£1,500 UK, Channel Islands & Europe / £3,500 Worldwide	<ul style="list-style-type: none"> <li>£20 Loss of Deposit</li> <li>£70 Cancellation</li> </ul>
Travel Delay	<ul style="list-style-type: none"> <li>£60 Delayed Departure</li> <li>£1,500 UK, Channel Islands &amp; Europe / £3,500 Worldwide Holiday Abandonment</li> </ul>	<ul style="list-style-type: none"> <li>Nil Delayed Departure</li> <li>£60 Holiday Abandonment</li> </ul>
Missed Departure	£100 UK / £300 Channel Islands & Europe / £600 Worldwide	Nil
Personal Accident	£15,000	Nil
Medical & Other Expenses (Including Curtailment)	£2,000,000	£60
Hospital Benefit	£100 UK / £450 Non-UK	Nil
Baggage (Including Personal Money)	£1,500 (£200 Personal Money / £100 Delayed Baggage)	<ul style="list-style-type: none"> <li>£50</li> <li>Nil Delayed Baggage</li> </ul>
Loss of Passport / Visa	£200	Nil

Personal Liability	£2,000,000	Nil
Legal Expenses	£25,000	Nil

## SIGNIFICANT EXCLUSIONS

### RESIDENCY

If you or anyone else named on this policy has not been a resident in the UK for the past 6-months this policy cannot cover you.

### PRE-EXISTING MEDICAL CONDITIONS

You must be able to comply with the following conditions to have the full protection of your policy. If you do not comply we may refuse to deal with any relevant claim or reduce the amount of any relevant claim payment.

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 YES to all of the questions 1 to 5, a) and b) below:

1. You are not aware of any reason why the trip could be cancelled or cut short.
2. You are not travelling:
  - a) against the advice of a medical practitioner
  - b) for the purpose of obtaining medical treatment, or
  - c) if you have been given a terminal prognosis.
3. You are not receiving or awaiting treatment for any bodily injury, illness or disease as a hospital day case or in-patient.
4. If you are on medication at the time of travel your medical condition is stable and well controlled.
5. If you suffer from stress, anxiety, depression or any other mental or nervous disorder, it must have been investigated and diagnosed as such 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 who has confirmed in writing (at your cost) that you are fit enough to take this trip.

If you are travelling outside of the United Kingdom you must telephone the Towergate Medical Line 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.

The Towergate Medical Line office hours are 9am to 5pm Monday to Friday excluding Bank Holidays.

### Change in health conditions after Booking

You must also notify the Towergate Medical Line immediately of any changes in medical circumstances arising between the date the policy is issued and the time of departure for the trip. You may have to pay an additional premium to cover your medical conditions. This applies to all destinations.

In addition to the above the policy also contains the following main exclusions:

- Any existing medical conditions unless they have been declared to (where appropriate) and accepted by the insurer.

Lee's Coaches, Mill Road Garage, Littleburn Ind. Est., Langley Moor, Durham, DH7 8HE.

- Your participation in any organised sports, winter sports or dangerous activities unless they have been declared to and accepted by the Insurer.
- Suicide or the wilful exposure to exceptional personal risk.
- Travel against the advice of the carrier, any other public transport provider, the Foreign Office or the World Health Organisation.
- Motorcycle travel during the insured trip where the engine size exceeds 125cc.
- Any manual work or hazardous occupation undertaken during the insured trip.
- The bankruptcy / liquidation of the tour operator, travel agent or transportation company with whom you have booked your trip.

Examples of these and other conditions and exclusions are contained within the policy wording, a specimen copy of which is available upon request. If after purchasing a policy from us should you find it does not meet your requirements you have 14-days from the date of issue or prior to travel, whichever is sooner, to cancel the policy and receive a full refund of your premium.



## Terms and Conditions

1. The Booking Form must be completed in full and signed by the first named person who must be aged 18 years or over, who agreed to accept these Conditions of Booking on behalf of the persons so named on the booking form.
2. The appropriate deposit is payable at the time of booking, where upon the chosen holiday will be reserved, subject to space being available at that time.
3. Cancellations must be made in writing with the Company. Verbal cancellations cannot be accepted. In the event of your cancellation the following scale of cancellation charges will apply:
  - Up to 42 days to date of departure Loss of Deposit Paid
  - 28-42 days prior to date of departure 30% of full cost of holiday
  - 14-27 days prior to date of departure 45% of full cost of holiday
  - 7-13 days prior to date of departure 60% of full cost of holiday
  - 0-6 days prior to date of departure 100% of full cost of holiday
4. The Company reserves the right to cancel any holiday with less than twenty persons booked, not later than twenty-eight days prior to the intended date of travel. Should this happen, an alternative where possible will be offered or a full refund of the monies paid to the Company will be made. It should be noted that the Company cannot be held liable for any incidental expenses incurred by the passengers so affected, for example theatre tickets where such costs are incurred they are the responsibility of the passenger.
5. The Company reserves the right to alter or amend any holiday should the need arise, should this happen any passengers booked will be advised in writing by the Company.
6. The Company reserves the right, due to operational reasons, to alter the type of vehicle used on any tour. Where air-conditioning is mentioned in the tour description this will be included except in unforeseen circumstances, when a replacement vehicle may have to be substituted.
7. The Company acts as an agent for the hoteliers, and other services used in the make up of the advertised holiday. As such an Agent the Company cannot be held liable in the event of any alteration in the hotel accommodation or other services to be used. We also reserve the right to change your mode of transport for sea journeys from the Channel Tunnel to the short sea crossing from Dover to Calais should the Channel Tunnel be closed and vice versa should ships not be operating.
8. The Company guarantees the price of your holiday in the UK and will not be subject to any surcharges except for those resulting from fuel, government action, including additional bonding or licensing requirements and VAT. In all cases we reserve the right to pass these amounts on in full. The price of your holiday on the continent is subject to surcharges on the following items: government action, VAT, Currency. We will absorb an amount equivalent to 2% of the holiday price which excludes insurance premiums and any amendment charges; only amounts in excess of 2% will be charged.
9. The Company will wherever possible, adhere to the advertised itinerary/holiday, however it should be noted by all persons travelling that the Company cannot be liable for adverse weather, strikes, civil commotion, riots, misbehaviour of fellow travellers and, where appropriate, any delays by third parties or 'Acts of God'.
10. The Company reserves the right to refuse to carry any passengers who it feels is causing a nuisance and who contravenes these Conditions of Booking.
11. Luggage. It should be noted that at all times the passenger is responsible for his/her luggage. We ask you to keep luggage down to one medium sized suitcase per person, but a small holdall can also be taken on board the coach.

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12. Smoking is not permitted on the coaches, unless otherwise stated in the brochure for specific departures.
13. Passports and Visas. A valid 10-year passport is required for all the continental tours (from 1 Jan 96 British Visitors Passports were withdrawn). Citizens of non-EEC countries should ensure that they obtain the necessary visas for all countries visited. You should have a valid European Health Insurance Card, which is available from main post offices; your National Insurance Number or Medical Number is required. A European Health Insurance Card will enable you to receive free medical treatment in case of emergency.

IT IS YOUR RESPONSIBILITY TO BE IN POSSESSION OF THE CORRECT PASSPORT AND VISA IF NECESSARY

14. Special requests. If you have any special requests such as low floor accommodation or adjacent rooms please fill in the box on the booking form. This is a request and cannot be guaranteed but all efforts will be made to comply.
15. Disabled. Some of the holidays include lengthy periods of travel and some walking on sightseeing excursions. Additionally many of the hotels will have steps to contend with and may not possess lifts, and although we will try our best to look after disabled passengers, it is important that you enter the word DISABLED in block capitals in the "Special Requests" section of the Booking Form, together with a brief description of your disability. We will make every endeavour to minimise the discomfort and inconvenience, but for obvious reasons are unable to make any guarantees.
16. Complaints. In the unlikely event of you having a complaint regarding your holiday please inform the driver who will do his/her utmost to resolve the problem immediately. If the matter cannot be put right on the spot, you must put your complaint in writing to The Company within 14 days of your return.
17. Departure points. Please ensure you are at the exact departure point at least 10 minutes before your scheduled pick up time. Our pick up points cover a wide area of towns and villages in the North East, however, should your area not be listed, please contact our office as we may be able to help. Feeder coaches are used when necessary to join the main tour coach, this is to keep travelling time to a minimum. Please note that seat numbers are not allocated on feeder coaches.
18. Seat allocation on main coach is made on a first come first served basis upon payment of deposit.

HOLIDAY INSURANCE IS STRONGLY RECOMMENDED.

### YOUR CONTRACT WITH LEE'S HOLIDAYS

1. In signing the booking form and paying the deposit you accept Lee's Coaches conditions of booking on behalf of the persons named on the aforementioned booking form. The deposit required £30 per person (non- refundable) plus insurance premium (If required) at time of booking.
2. You agree to pay the final instalment of the account, not later than six weeks prior to departure. If booking within six weeks of departure date then full payment is required, a receipt of payment will be sent when your payment is received.

### Consumer Protection Insurance

In accordance with the EU Directive on Package Holidays, all passengers booking with Lee's Coaches Ltd are fully protected against the loss of monies paid to us for the holiday (and repatriation if required) due to insolvency, by way of an insurance policy with Mapfre Assistance. The administrators are Towergate Chapman Stevens.