

Frontier Travel Ltd t/a American Round Up - Holiday Insurance

We have arranged with **Global Travel Insurance Services Ltd** to offer you a holiday insurance policy suitable to cover our trips. This policy is insured by **ETI – International Travel Protection (ERV)**, the UK branch of Europäische Reiseversicherung AG, who are Licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de) and approved by the Financial Conduct Authority to undertake insurance business in the UK.

We summarise below the details of the insurance cover provided which also includes 24-hour emergency service from **Towergate Assistance**. The following is a brief summary of the cover available. Full details of the cover, conditions and exclusions can be found on the Global Travel Insurance website by clicking on the link below where you will also be able to obtain a quotation and buy online.

Section and Cover	Limits	Excess
1 - Cancellation	Up to £2,000	£75
2 – Travel delay	1) Delayed departure up to £60 (£20 after 12 hours and £10 per 12 hours delay thereafter) or 2) Abandonment of trip up to £2,000 (after 12 hours delay)	£75 for abandonment only
3 – Missed departure	Up to £500 for trips outside the United Kingdom	No excess
4 – Personal accident	Up to £15,000 (subject to age)	No excess
5 – Medical and other expenses including curtailment	Up to £5,000,000 including £250 emergency dental treatment, £2,000 curtailment expenses, £5,000 funeral expenses abroad or return of body or ashes, limited to £2,500 for trips in the UK and £100 for taxi fares and telephone calls	£75
6 – Hospital benefit	£15 per day up to a maximum of £300	No excess
7 – Personal property	Up to £2,000 baggage, £75 delayed baggage, valuables total £200, single article limit £200 and £500 for personal money (cash limited to £250) and £50 for children aged under 16	£75 except for delayed baggage
8 – Loss of passport expenses	Up to £200 including loss or theft of your visa	No excess
9 – Personal liability	Up to £2,000,000	£250
10 – Legal costs and expenses	Up to £25,000	No excess

PRE EXISTING MEDICAL CONDITIONS

This insurance contains health conditions so you should inform Mediscreen of any medical conditions that may affect the Underwriters acceptance of your cover. Please therefore telephone **Mediscreen on 0344 892 1698**

You must inform them if anyone to be covered by this policy or any person upon whose health the trip depends:

- 1 Has an existing or on-going medical condition
- 2 Is taking any prescribed medication
- 3 Has or has had any condition still requiring periodic review
- 4 Is awaiting any tests, treatment, investigation, referral or results of these.

Failure to notify them may cause your circumstances to fall within a policy exclusion. If Your health changes after the date of issue of Your policy You must contact Mediscreen to make sure that Your cover is not affected.

There are also some main health exclusions that apply to all persons as follows:

- (1) Where You (or any person upon whose health the Trip depends) have or have had symptoms which are awaiting or receiving investigation, tests, treatment, referral or the results of any of the foregoing, unless We have agreed in writing to cover You
- (2) From any terminal illness suffered by You (or any person upon whose health the Trip depends).
- (3) Medical conditions existing prior to the payment of the insurance premium or any consequence thereof in respect of which a Medical Practitioner would advise against travel or that treatment may be required during the duration of the Trip.

This policy is only available to residents of the United Kingdom. The definition of residents of the United Kingdom is any person who is staying in or has lived in the United Kingdom for more than 12-months, or if studying or working in the United Kingdom for more than 6-months.

Frontier Travel Ltd t/a American Round Up is an Introducer Appointed Representative of **Global Travel Insurance Services Ltd** who is authorised and regulated by the Financial Conduct Authority (firm reference 305686) being permitted to advise and arrange general insurance contracts. Our status can be checked on the Financial Conduct Authority Register by visiting www.fca.org.uk or calling 0845 606 9966.

[Click here](#) to download the insurance policy