INSURANCE POLICY SUMMARY & CONDITIONS

If you are a member of a group, travelling on an organised group holiday, please note that the 'group leader' is the recognised person on whose behalf the group holiday has been arranged. In such circumstances only a single Holiday Confirmation Invoice will be issued, on behalf of the whole group, and our contract exists solely with the 'group leader' to whom all correspondence will be sent.

You must read all of the information within this document, together with the accompanying 'Holiday Insurance Policy Summary' and 'Status Disclosure Information' documents, carefully before completing and signing this form below.

PLEASE ENSURE THE SIGNED FORM IS RETURNED DIRECTLY TO YOUR GROUP ORGANISER (unless you have been advised otherwise).

Group Members - Travel Insurance Information Form

Your Holiday Resort:	
Your Hotel:	Date of Departure:

When booking a just for groups! holiday you must ensure that you are adequately insured, either with ourselves or another insurance provider. Should you decide to insure elsewhere you must supply details of this alternative insurance cover.

Please complete this Travel Insurance Information/Holiday Booking Form (maximum two people per form) and return it directly to your Group Leader (unless you have been advised to return it to us directly) along with any payments due.

IMPORTANT PLEASE COMPLETE THIS SECTION ON INSURANCE:

For clients, that have not chosen to take out the insurance we offer, please let us know your alternative insurance arrangements by completing the section below. Please be aware that you are responsible for ensuring you are adequately insured and just for groups! cannot be held responsible for any cost you may incur, including cancellation and curtailment charges or expenses, should you fail to take out appropriate insurance protection prior to your holiday.

Part A: Please tick as appropriate:-

☐ **YES*** I/we wish to take the insurance cover offered by just for groups! (please complete part C)

*Please note that cover under your travel insurance policy cannot start until just for groups! receives the premium from your group travel organiser. There may therefore be a gap, however small, between you sending your holiday deposit and travel insurance premium to the group travel organiser and us receiving it, unless it has been sent directly to *just for groups!* with this form.

☐ **NO** I/we do not require insurance cover from just for groups! as I/we will be taking out alternative cover (please complete part B and C)

Part B:

Name of your Travel Insurance Company:
Insurance Policy Number:
Insurance Company Telephone Number:

Part C:

Passenger Full name/s 1)	2)

I/we have read the just for groups! Booking Terms including the Confidentiality and Data Protection Policy and Status Disclosure Information document and accept them on behalf of myself (and travelling companion if applicable). I/we will not be travelling against medical advice.

Signed:		Date:
Name/Title:	Initial(s):	Surname:
D.O.B Passenger 1 :		Address:
D.O.B Passenger 2:		
		Post Code:
Home Telephone:		Mobile:
Email:		

just for groups! HOLIDAY INSURANCE POLICY SUMMARY

An insurance policy is available to eligible passengers on our holidays. This Travel Insurance is underwritten by AWPP&C SA and administered in the UK by Allianz Partners, a trading name of AWP Assistance UK Ltd, Registered in England. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA). AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

HEALTH DECLARATION AND HEALTH EXCLUSIONS

It is very important that you read the following and, where necessary, declare any pre-existing medical conditions.

For UK, Channel Islands and Isle of Man trips only (except Air & Cruise Holidays)

You will not be covered under this policy for any claims arising as a direct or indirect result of any pre-existing medical condition, if, in the 12 months before taking out this policy or booking the trip (whichever is later), you:

1. **You are fit to travel and undertake your planned trip when you take out this policy, book your trip or at the time you travel (whichever is later).**
2. **Following any claim investigation, your doctor confirms they would have agreed with or recommended your travel plans when you took out this policy, booked your trip or at the time you travelled (whichever is later).**
3. **You are not travelling for the purpose of having medical treatment or a consultation during your trip.**
4. **You are not awaiting any medical tests, investigations or surgery, or the outcome of any tests or investigations when you take out this policy or book your trip (whichever is later).**

For trips outside of the UK plus all Air & Cruise Holidays

You will not be covered under this policy for any claims arising as a direct or indirect result of any pre-existing medical condition, if, in the 12 months before taking out this policy or booking the trip (whichever is later), you:

1. **were prescribed medication;**
2. **received treatment or consulted a doctor or other medical practitioner for any medical condition;**
3. **attended a hospital or a clinic as an outpatient or inpatient;**
4. **were referred for tests, investigations, treatment or surgery, or are waiting for either results or a diagnosis;**
5. **had any symptoms of an undiagnosed medical condition or have had a terminal illness;**

unless you told us about the pre-existing medical condition and we have agreed in writing to cover it.

If you have not already done so, you should contact our confidential medical screening service as soon as possible after taking out this insurance policy and/or booking your trip to declare a pre-existing medical condition (or conditions): Phone: **02392 419 063**

Based on the medical information you provide, we will confirm if cover can be offered for your declared pre-existing medical condition (or conditions), and if an extra premium needs to be paid. Occasionally, we may need you to get extra medical information (at your cost) from your doctor to enable us to make a decision.

If an extra premium is required, cover will not start until this has been paid in full and we have issued written confirmation.

If we are unable to cover the pre-existing medical condition (or conditions), this will mean that you and any other person insured by us will not be covered for any directly or indirectly related claims arising from the pre-existing medical condition (or conditions). This applies even if the person with the pre-existing medical condition (or conditions) decides to buy cover from another provider.

Each person insured by us would still be covered for any unrelated (or conditions), subject to the terms and conditions of this policy.

For all trips:

You will not be covered if:

- **Following any claim investigation, your doctor confirms they would not have agreed with or recommended you travel as planned either when you took out this policy, booked your trip or at the time you travelled (whichever is later).**
- **You know you will need medical treatment or a consultation at a medical facility during your trip.**
- **You are travelling specifically for the purpose of having surgery, medical procedures or hospital treatment, whether medically necessary or not.**
- **You had been diagnosed with a terminal illness prior to the date you took out this policy or booked your trip (whichever is later).**

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip:

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a travelling companion, someone you were going to stay with, a family member or a business associate if at the time your policy was issued:

- **you were aware they had undiagnosed medical condition(s) for which they were awaiting tests, investigations or the results of these;**
- **you were aware that their medical condition(s) were unstable, were likely to get worse in the next 12 months or they had been diagnosed as having a terminal condition.**

Note: Only claims relating to a medical condition where any of the above apply will be affected. This includes indirectly related claims. For example, if someone breaks a bone and a doctor confirms it is related to an existing diagnosis of osteoporosis (brittle bone disease), this would not be covered if we have not agreed in writing to cover the osteoporosis.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment and/or transport in the event of an accident or unexpected illness occurring during your trip.

This also means that any other person insured by us will not be covered for any directly or indirectly related claims arising from the pre-existing medical condition (or conditions). This applies even if the person with the medical condition (or conditions) decides to buy cover from another provider.

Each person insured by us would still be covered for any unrelated medical condition (or conditions), subject to the terms and conditions of this policy.

just for groups! HOLIDAY INSURANCE POLICY SUMMARY

Cover Summary

COVER SECTION	LIMIT	EXCESS
A. Trip Cancellation	**£3,000**	£60*
B. Trip Interruption - Extra accommodation sub-limit - Trip curtailment - Early/ Delayed return - Trip Continuation - Extended stay	**£3,000** £500 (but no more than £100 per day) Up to the above section limit Up to the above section limit Up to the above section limit Up to the above section limit	£60*
C. Travel Delay	**£20** per 12 complete hours £60 maximum	Nil
D. Baggage - High Value Items sub-limit	**£1,500** £200	£60
E. Baggage Delay **(after a minimum delay of 12 complete hours)**	**£50 after each 12 hour delay** £100 maximum	Nil
F. Emergency Medical/Dental Cover Abroad - Dental care sub-limit	**£2,000,000** £250	£60
G. Emergency Transport - Search & Rescue sub-limit	**No Limit (reasonable costs)** £1,000	£60
H. Personal Liability	**£2,000,000**	£60
I. Personal Accident	**£15,000** in the event of permanent disability or death	Nil
J. Travel Services During Your Trip	Included	Nil
K. Loss of Travel Documents - Emergency replacement costs - Remaining value of lost passport	**£200** Actual value	Nil
L. Personal Money	**£200**	£60
M. Legal Expenses	**£25,000**	Nil

Excess for ***trips*** solely within the UK, Channel Islands or Isle of Man (except Air & Cruise Holidays) is reduced to **£30**. The above is only a summary of the main cover limits. **You** should read the rest of the ***policy*** for the full terms and conditions. Cover limits, sub-limits and excesses apply per insured person.

IMPORTANT TELEPHONE NUMBERS
Medical Screening Line **02392 419 063;** 24-hr Emergency Medical Assistance (outside your home country) : **+44 (0)20 8603 9856**;
Claims (Mon-Fri, 8am – 6pm) **0208 603 9958**

This insurance is arranged on behalf of the UK Holiday Group trading as just for groups! by Wrightsure Services (Hampshire) Limited. Wrightsure Services (Hampshire) Limited are authorised and regulated by the Financial Conduct Authority.

The UK Holiday Group trading as just for groups! Is an Appointed Representative of Wrightsure Services (Hampshire) Ltd.

Please read this policy and carry it with you during your journey.

STATUS DISCLOSURE DOCUMENT

The UK Holiday Group Ltd t/a Just For Groups! Address: The Old Bakery, 113 Queens Road, Norwich, NR1 3PL Tel: 01603 886742

Status Disclosure Information

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you.

The UK Holiday Group Ltd t/a Just for Groups! is an appointed representative of Wrightsure Services (Hampshire) Ltd which is authorised and regulated by the FCA (their registration number is 311394) and which is permitted to arrange general insurance contracts. You can check these details online using the Financial Services Register (accessible from www.fca.org.uk) or be contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768.

The UK Holiday Group Ltd t/a Just for Groups! only offer Tour Operators Insurance from a single Insurer. We will provide you with details of the insurer prior to the conclusion of the contract. We receive a commission for the business we place, which is a percentage of the premium that you are charged, and an arrangement fee per policy.

You must take reasonable care not to make a misrepresentation to the insurer. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

You WILL NOT receive advice or a recommendation from us for insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about whether the product meets your demands and needs and how to proceed.

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected. Step 1 Complaints regarding the sale of your policy: Write to: **The Complaints Manager, PJ Hayman & Company Limited, The Old Theatre, Stansted House, Rowlands Castle, Hampshire PO9 6DX** Phone: **02392 419 833** Email: **customerservices@pjhayman.com** All other complaints: Write to: **Customer Service, Allianz Partners, 102 George Street, Croydon CR9 6HD** Phone: **020 8603 9853** Email: **customersupport@allianz-assistance.co.uk**

Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, South Quay Plaza, Exchange Tower London, E14 9SR. Telephone 0800 023 4567. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from FSCS on 0800 678 1100 or 020 7741 4100 or by visiting http://www.fscs.org.uk/.

Demands and Needs Statement

Travel Insurance

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/ events relating to or occurring during the trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; full details of which may be found in your policy booklet. If you do not have one of these, please ask for a copy to aid you in making your informed buying decision.

Important Information

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

You must take reasonable care not to make a misrepresentation to the insurer. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for travel our policy may NOT be applicable for you if:

- You are over the maximum specified age at the time of your trip
- You have pre-existing medical conditions

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

If after purchasing a policy 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.

If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone 020 7008 0232 or 0233 or visit their website at www.fco.gov.uk).

It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

Please see overleaf

Confidentiality and Data Protection

Your information in relation to insurance will only be used and disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with insurance regulatory rules/codes. For full details of where your information will be sent and the purpose of such data transfer, please refer to our Privacy Notice for further information.

I have read the above information and confirm that I have been provided with a copy of this document together with all relevant policy documentation to enable me to make an individual informed buying decision based on my own personal circumstances and the merits of the policy. This buying decision was my own and I did not receive a personal recommendation or advice from The UK Holiday Group Ltd t/a Just for Groups!. I understand I can raise any questions either in person or via the contact details at the top of the previous page.

Please keep this page with your insurance policy documents.

If you are intending to purchase an insurance product you confirm that you did not receive any recommendation or advice from us regarding the suitability of the product for your circumstances; that you have received the documentation below and had the opportunity to review and question any items that may be unclear to you and that you have made an individual informed buying decision based on your own personal circumstances and the merits of the policy:

- This document (status disclosure)
- A product summary document, policy booklet or similar, detailing policy terms, conditions, exclusion and your cancellation rights
- Price information including all applicable taxes and where applicable interest payments

If you have not had access to these documents please ask a member of staff who will be happy to assist.

HOLIDAY INSURANCE PREMIUMS FOR GROUP TOURS (subject to change and confirmation at the time of booking)

Holiday Type	Destination	Insurance Premium Including IPT & £5 arrangement fee
COACH	England, Scotland, Wales	£18
	Ireland, Channel Islands & the Isle of Man	£25
	Europe	£26
HOLIDAYS BY AIR	Ireland, Channel Islands & the Isle of Man	£49 (1-5 days) £51 (6-8 days) £72 (9-15 days)
	Europe	£64
CRUISING	River Cruising	£65 (1-6 days) £68 (7-8 days) £123 (9-11 days)
	Ocean Cruising	On application

STANDARD CANCELLATION CHARGES FOR UK COACH HOLIDAYS

We require all cancellations to be notified by phone call as soon as possible please.

Standard Cancellation Charges apply 56 days* prior to departure (***unless advised otherwise**. Separate terms apply for Ocean Cruises, River Cruises, Air Holidays and holidays outside of mainland UK).

POLICY SUMMARY DOCUMENT

If you do not have a copy of the 'Insurance Policy Summary' document please see your group leader or contact:

Just for groups! The Old Bakery, Queens Road, Norwich, NR1 3PL Tel: 01603 886742

Confirmation of Understanding

I have read and understand the above information and confirm that I have been provided with the a copy of this document together with all relevant policy documentation to enable me to make an individual informed buying decision based on my own personal circumstances and the merits of the policy. This buying decision was my own and I did not receive a personal recommendation or advice from The UK Holiday Group Limited Trading as Sunrise Direct, Grand UK Holidays, Just For Groups!, Grand UK Hotels, Anglia Hosts.

Please keep this page with your insurance policy documents.

If you are intending to purchase an insurance product you confirm that you did not receive any recommendation or advice from us regarding the suitability of the product for your circumstances; that you have received the documentation below * and had the opportunity to review and question any items that may be unclear to you and that you have made an individual informed buying decision based on your own personal circumstances and the merits of the policy:

- This document (status disclosure)
- A policy booklet or similar, detailing policy terms, conditions, exclusions and your cancellation rights
- Price information including all applicable taxes and where applicable interest payments

If you have not had access to these documents please ask a member of staff who will be happy to assist.