

HITCH 2012 SUGGESTED POLICY - IMPORTANT NOTICE

Before you purchase Hitch 2012 Travel Insurance your attention is drawn to a number of important aspects:

Policy document: You should read the document carefully. It gives you full details of what is and what is not covered and the conditions of the cover. Cover will vary from policy to policy and insurer to insurer.

Conditions, exclusions & warranties: Conditions and exclusions will apply to individual sections of your policy while general exclusions, conditions and warranties will apply to the whole of your policy.

Medical expenses: Your policy does not provide private health treatment unless specifically approved by the emergency assistance service. You should carry an EHC (European Health Insurance Card) or equivalent and use this at state facilities when travelling within the European Union.

Health: Most travel insurance policies have health restrictions in them that may exclude any pre-existing conditions. If you are purchasing our travel insurance we want to ensure you are provided with the best cover we can offer. Please would you answer either 'YES' or 'NO' to the following questions:

Have you or anyone who is travelling with you

1. Ever received treatment for:

- (a) a heart related condition, stroke or hypertension (high blood pressure).
- (b) a breathing condition (including asthma).
- (c) cancer.
- (d) diabetes.

2. Been referred to a hospital or a specialist consultant for a health condition that has:

- (a) been diagnosed within the last two years.
- (b) been in existence in the last two years.
- (c) resulted in treatment being given in the last two years.
- (d) resulted in referral to a specialist or hospital for treatment.

If you have answered 'YES' to any of the above questions we will be able to offer some cover and may be able to cover your health condition, although an increased excess and/or an increased premium may be required. **After buying our travel insurance you will be given a policy document showing the telephone number of our medical helpline.** You will need to contact them as soon as possible, providing details from your booking confirmation, to see if the additional cover is available. The medical helpline can only arrange a health check once cover has been purchased. All calls will be treated in the strictest confidence and the decision will be confirmed to you in writing.

Should we require any additional premium and you accept our offer, this should be paid to the medical helpline either by credit card or cheque within 14 days of your call.

Please note:

- We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- We are unable to provide cover for anything which is a result of a pre-existing medical condition of a close relative or close business associate.

Hazardous Activities: If you are taking part in activities that present a risk of injury, including scuba diving and winter sports, check that your policy covers you.

Property Claims: These claims are paid based on the value of the goods at the time you lose them, and not on a 'new for old' or replacement cost basis, unless otherwise stated in your policy. Your policy will set out what proof the insurer needs to support a claim.

Policy Limits: Most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your policy if you intend taking expensive items with you.

Policy Excesses: Under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim. The amount you have to pay is the excess. You may be able to pay an additional amount to remove the standard policy excess.

Reasonable Care: You need to take all reasonable care to protect yourself and your property, as you would if you were not insured.

Fraud: The making of a fraudulent claim is a criminal offence. Your insurer may be recording details of claims on an anti-fraud register.

Complaints: Our Insurers set high standards, if you are not satisfied with the insurance policy, please refer to the policy wording which contains full details of the complaints procedure.

'Cooling Off' Period: Your policy will have a 'cooling off' period during which you can cancel the policy and get a refund, if you have a justifiable reason for being dissatisfied with the cover it provides.

Your policy is governed by the law of England and Wales unless you and your insurers have agreed otherwise.

If you would like more information, please contact: **Infinity Insurance Solutions 0845 230 7130** particularly if you feel the insurance may not meet your needs.

These details are not a substitute for your insurance policy.