

# Holiday Insurance Never, Never Travel Without It

Olympic considers that adequate travel insurance is vital. We have arranged on your behalf travel insurance with Voyager Insurance Services. The policy is arranged with White Horse Insurance Ireland Ltd. They have been providing Insurance policies for travellers for many years and offer a combination of service, cover and the security for the traveller together with a 24 hour emergency service for medical related matters. Travel World Vacations Limited is an Appointed Representative of ITC Compliance Limited which is authorised and regulated by the Financial Services Authority (FSA).

Listed below is a synopsis only of the cover and premiums. Full details are contained in the policy.

Section	Limit	Excess
Personal Accident (maximum payable in the event of death)	£30,000 (£5,000)	–
Medical & Other Expenses	£10,000,000	£100
Hospital Confinement Benefit amount per day (£20)	£1,000	–
Cancellation/Curtailment	£3,000	£50
Travel Delay	£100	Nil
Missed Departure	£1,000	£50
Baggage	£1,500	£50
Single Article Limit	£200	–
Total Valuables Limit	£250	–
Emergency purchases	£100	Nil
Money (Inc. a cash limit of £250)	£500	£50
Loss of Passport, Tickets or Documents	£500	Nil
Personal Liability	£2,000,000	£250
Legal Expenses	£25,000	£250

## Premiums – Greece, Cyprus, Turkey, Tunisia, Bulgaria, Egypt, Malta, Croatia & Montenegro

The cost per person of this insurance is

PERIODS	ADULT AGED 18-64	CHILD AGED 6-17	SENIORS AGED 65-79	FAMILY	SINGLE PARENTS
Up to 10 days	£19	£13	£44	£49	£25
11 to 17 days	£22	£15	£49	£55	£29
18 to 24 days	£27	£19	£59	£65	£33

## Premiums – Goa & Gambia

PERIODS	ADULT AGED 18-64	CHILD AGED 6-17	SENIORS AGED 65-79	FAMILY	SINGLE PARENTS
Up to 10 days	£39	£22	£83	£83	£49
11 to 17 days	£45	£25	£91	£95	£59
18 to 24 days	£49	£29	£109	£115	£69

Family comprises 2 adults and any dependent children under 18. Single parent comprises 1 adult and any dependent children under 18. Infants under 2 at date of departure, FREE if accompanied by insured adult. Excess waiver £12 per person / £22 per family / Single parents £15 / Over 65 £22. Golf pack for £15 per person. Please contact us for details. Scuba diving up to 30 metres is included. Wedding related cover up to the value shown in the policy wording £29 per couple. Mini cruises up to 4 days (as featured in this brochure) are included in the premiums. PLEASE NOTE: Your premium must be paid with your holiday deposit. Our single trip insurance is available for all up to the age of 79 for Cyprus and Egypt and up to 64 for Mexico, Goa and Gambia. All premium prices are subject to change.

## Annual Multi-Trip Premiums

	Adults	Couples	Families
Europe (including Egypt & Tunisia)	£49	£59	£79

Please Note: • Maximum age at inception is 64 years • Maximum period per trip is 31 days • Business travel is included • UK trips (minimum of 2 nights in pre-booked accommodation) is included • Adults can travel separately (children under 18 must be accompanied by an insured adult) • Wintersports up to a total maximum of 17 days is included.

**DIVING INSURANCE:** While our normal travel insurance covers diving to 30m accompanied, which may be sufficient for your needs, if you are intending to book one of our Red Sea "Liveboard" holidays or dive more intensively, we offer additional cover, from the same underwriters, for diving up to 40m accompanied, but including wreck and night diving\*:

Individuals up to age 65	7 Days	Each additional 7 days
	£19.00	£10.00

\*Subject to increased excess of £100 per claim.  
NOTE: All insurance premiums and cover may be subject to change during the currency of this brochure. Please call us for a quote.

**IMPORTANT NOTICE:** Your travel insurer has to bring to your attention some of the important features of your travel insurance policy:-

**DEMANDS AND NEEDS:** This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during the trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy booklet.

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

**INSURANCE DOCUMENT:** A copy of the policy will be sent with your holiday invoice. This document contains full details of what is and is not covered and the conditions of the cover. You should read the policy very carefully (see also www.olympicholidays.com) or email [olympicinsurance@olympicholidays.com](mailto:olympicinsurance@olympicholidays.com). Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.

**CONDITIONS AND EXCLUSIONS:** There are specific conditions and exclusions which apply to individual sections and general exclusions and conditions which apply to the whole policy.

**HEALTH:** The policy contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and other people upon whose health the trip may depend. Please refer to the existing health condition questions and material facts section of the policy wording. Before booking your insurance you need to consider following questions in relation to yourself and your travelling companions.

- Have any of you ever suffered from or been investigated or treated for or diagnosed with:
  - any cancer or malignant condition?
  - Any lung or heart related condition (including angina)?
- Do any of you have any other medical conditions that require continuing medication (unless both the condition and dosage levels are normally stable and well-controlled) or have required medical treatment investigation or surgery within the last 6 months?

If the answer is YES to any of these questions, you will be asked to contact Voyager's Medical Pre-

screening Service on 0871 208 8595. You must quote reference VOY/OLM/2009. (Lines open 9am-5pm Mon-Sat) In most cases, cover is provided at no extra cost. If special terms are necessary, this will be explained to you and confirmed in writing.

Serious medical conditions suffered by people who are not insured on this policy but on whom your travel plans depend should be declared to Voyager Insurance on 01483 56262 as a material fact.

**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. Allowance will be made for their age and likely condition.

**POLICY LIMITS:** This insurance has limits on the amount the insurer will pay under each section. Some sections also include other limits, for example, for any one item or for valuables in total.

**POLICY EXCESS:** Under most sections of the policy claims will be subject to an excess. This means you will be responsible for the first part of the claim under each applicable section. The amount you have to pay is the excess.

**REASONABLE CARE:** You need to take all reasonable care to protect yourself and your property as you would if you were not insured. The amount the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

**COMPLAINTS:** This insurance policy includes a complaints procedure which tells you what steps you can take if you wish to make a complaint.

**DANGEROUS SPORTS AND PASTIMES.** If you are going to take part in dangerous sports or pastimes where there is a generally recognised risk of injury, check that this insurance covers you.

**COOLING-OFF.** This insurance contains a 'cooling-off' period of 14 days during which you can return it and get a refund if you have a justifiable reason for being dissatisfied with the cover, provided you have not travelled and there are no claims.

### WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY

If you have the misfortune to have an accident or suffer an illness during your holiday a 24-hour assistance service is provided by AXA Assistance. An experienced assistance co-ordinator will deal with you and will ensure that, where necessary, hospitals will be contacted (and any necessary fees guaranteed), medical advisers consulted and, if needed, repatriation to the UK will be arranged.

Emergency Contact Numbers: (Tel) +44 (0)844 811 0923

**CLAIMS:** All claims should be made to White Horse Insurance Claims Department in accordance with details in the insurance policy document (Tel: 0871 664 7995).

## Three Easy Ways to Book Your Olympic Holiday

1. Through your travel agent who has direct access to our computer reservations system for up-to-date availability and latest prices.

Contact numbers for Travel Agents:

Reservations 0844 499 4449 • Scheduled Services 0844 499 2211 • Groups 0844 499 0077 • Weddings 0844 499 0055 • Diving 0844 499 0066  
All other departments 0844 499 4433 • Fax 0844 499 2244 • Viewdata 0# Fastrak & Istel

2. Call Olympic Direct and book from the comfort of your own home on: 0844 499 4448

We accept payment by Visa, Mastercard, Delta and Switch debit and credit cards.

3. Book your Olympic holiday on-line on: [www.olympicholidays.com](http://www.olympicholidays.com) or accommodation only on [www.hotelroomsandvillas.com](http://www.hotelroomsandvillas.com)

Our website is available and constantly updated with our latest prices and offers 24 hours a day, 7 days a week.

Reservations Opening Hours: Monday to Friday 8.30am to 10.00pm, Saturday 9am to 8pm and Sunday 9am to 8pm.