

PERSONAL TRAVEL INSURANCE CERTIFICATE

Please keep this Travel Insurance Certificate
in a safe place and carry it with you when you go on your trip

Valid dates from 01/02/2012 to 31/01/2013 with travel up to 31/01/2014

Underwritten by: MAPFRE

Master Policy No: MAPFRE-2012-002

SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON

Cover	Maximum Sums Insured Per Person	Excess Per Person Per Claim
A Cancellation or Curtailment	Up to £3,000 in total	deposit claims - £30 *other claims - Under 66 - £75; 66-70 - £150; 71-75 - £200; 76-80 - £300; 81-85 - £350
B Emergency Medical & Other Expenses	Up to £5,000,000 in total	*Under 66 - £100; 66-70 - £200; 71-75 - £300; 76-80 - £500; 81-85 - £1,000 £50
Including Dental Treatment	Up to £200 in total	
B1 Hospital Benefit	Up to £20 per 24 hrs up to a maximum of £1,000 in total	Nil
C Personal Accident	Item 1 Up to £25,000 in total Item 2 Up to £25,000 in total Item 3 Up to £25,000 in total	Nil
D Delayed Departure	£20 first 12 hours, £10 for each additional 12 hour period up to a maximum of £250 in total	Nil
Abandonment after full 24 hours	Up to £3,000 in total	£60
D1 Missed Departure	Up to £1,000 in total	£60
E Baggage	Up to £1,500 in total	£60
Single Article/Pair/Set Limit	Up to £200 in total	
Total Valuable Limit	Up to £200 in total	
Spectacles/Sunglasses Limit	Up to £150 in total	
Delayed Baggage (Minimum delay of 12 hours)	Up to £100 in total	Nil
F Personal Money	Up to £750 in total	£50
Passport & Documents	Up to £250 in total	£50
G Extended Kennel And/Or Cattery Fees	Up to £30 per day up to £300 in total	Nil
H Personal Liability including Rented Accommodation Limit	Up to £2,000,000 in total Up to £100,000 in total in total	£250
I Legal Expenses & Assistance	Up to £15,000	£250
J Mugging Benefit	Up to £25 for each 24 hours spent in hospital Up to a maximum of £250 in total	Nil
K Hijack Cover	Up to £50 for each 24 hours up to a maximum of £500 in total	Nil

* The higher age related excess's only apply in respect of European land tours (not United Kingdom, Worldwide land tours or cruises) unless the appropriate premium has been paid.

Your policy does not provide cover for re-occurring or pre-existing medical conditions. Please ensure that you read the IMPORTANT DECLARATION PRE-EXISTING MEDICAL CONDITIONS on the front page of the attached policy. If you need to declare any condition, you should phone ASUA Medical Screening Helpline on +44 (0) 207 481 2399 quoting Scheme Number MAPFRE-2012-002 and your validation-booking reference number.

Please note that failure to disclose a Material Fact may mean that any claim under Sections A or B will not be paid.

HELPFUL TELEPHONE NUMBERS

If you need 24 Hour Emergency Medical Assistance abroad or need to Curtail your trip contact:

Mapfre Assistance - Tel: +44 (0) 207 748 2960

If you need a Claim Form contact:

Travel Claims Services - Tel: +44 (0) 207 748 2691

If you have a query regarding this insurance:

All Seasons Underwriting Agencies Ltd - Tel: +44 (0) 207 481 2399 - E-mail: info@asua.co.uk

Tailored Travel Limited

12 Jamaica Road, London, SE1 2RN

tel: 020 7064 4974 fax: 020 7064 8378

STATUS DISCLOSURE INFORMATION

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

Tailored Travel Limited is an appointed representative of ITC Compliance Limited which is authorised and regulated by the FSA (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts.

Tailored Travel Limited only offer Connected Travel Insurance from single insurers. Details of insurers may be provided on request. We do not charge fees for our insurance related services.

Tailored Travel Limited only offer insurance from a limited number of insurers. A List of these insurers is available on request. No additional fees will be charged for this service.

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 how to proceed.

We always aim to provide a first class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning The Compliance Officer, ITC Compliance Limited, Monarch Court, Emersons Green, Bristol, BS16 7FH, complaints@itccompliance.co.uk, 0845 177 22 66. 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, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. 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.

Details of ITC Compliance Limited's authorisation can be confirmed by contacting the FSA on 0845 606 1234 or by visiting the FSA's website <http://www.fsa.gov.uk/Pages/register>.

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 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 their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

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.

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.

Confidentiality and Data Protection

Your information will only be disclosed to third parties in the normal course of arranging and administering any insurance contract(s) and to ITC Compliance Limited for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes.