

BreakFree Holidays Travel Insurance

For your peace of mind

As part of our online booking process you will be offered comprehensive single trip travel insurance which provides cover, for you, your party, and where this forms part of your trip, your vehicle.

We have joined forces with **Global Travel Insurance Services Ltd** to arrange a holiday insurance policy specially designed with our holidays in mind. 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 will be forwarded with your confirmation of booking. In any event you may ask for a specimen copy of the policy wording before booking should you wish to examine this in advance.

Section and Cover	Limits	Excess
1 - Cancellation	Up to £1,000	£80 per booking on holidays over £100, £30 on holidays up to £100
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 £1,000 (after 12 hours delay)	£80 per booking on holidays over £100, £30 on holidays up to £100, on Abandonment only.
3 – Personal accident	£5,000 (subject to age)	No excess
4 – Medical and other expenses including curtailment	Up to £1,000,000 including £350 emergency dental treatment, additional accommodation, travelling/repatriation expenses if you are hospitalised or have to stay beyond your return date (limited to £1,000 for trips solely within the United Kingdom), £5,000 for return of body or ashes (limited to £2,500 for death in the United Kingdom), £2,000 for funeral expenses abroad, £100 for taxi fares and telephone calls necessarily incurred, curtailment costs up to £1,000 and additional travelling expenses if you have to return home early (limited to £300 for trips solely within the United Kingdom)	£50
5 – Hospital benefit	£15 per day up to a maximum of £300	No excess
6 – Personal property	Up to £1,000 baggage, £50 delayed baggage, valuables total £250, single article limit £250 and £250 for personal money (cash limited to £100) and £50 for children aged under 16	£50 except for delayed baggage
7 – Personal liability	Up to £1,000,000	£50
8 – Car Breakdown & Recovery	Up to £1,500 for United Kingdom Trips only	No excess

If you have a history of any medical condition you must call Mediscreen on the following telephone number prior to the start of any trip in order to establish whether we can provide cover for you. Mediscreen's office hours are 9am to 5pm Monday to Friday excluding Bank Holidays.

Telephone Mediscreen on 0344 892 1698

If you are then accepted, you may be subject to further terms and conditions which will be sent to you in writing. You may have to pay an additional premium to cover your medical conditions.

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. Any terminal illness suffered by you (or any person upon whose health the trip depends).
3. Any medical condition for which you (or any person upon whose health the trip depends) have within 12 months prior to the date of issue of this insurance been diagnosed with a medical condition or have been admitted or undergone a procedure/ intervention.
4. Any claims on medical grounds where you fail to provide a medical certificate or other suitable evidence from a medical practitioner of the need to cancel 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.

GFM Holdings Ltd t/a Breakfree Holidays is an 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.