

# Holiday Insurance

For peace of mind on your travels

We understand that the Holiday Insurance pages of any travel brochure are amongst the least exciting. To be honest, we don't particularly like the idea of suggesting that things might go wrong on your holiday but we do consider it essential that you have appropriate cover for your holiday with us. Please do take the time to read through the information on these pages.

## Save with annual policies

If you are likely to make more than one trip to Europe over the next 12 months then our Annual multi-trip policies could save you money. Personal cover for a couple starts at just £99 and the whole family can be covered for just £121.

- **FREE-17 days wintersports cover included.**
- **Low cost extensions available to extend cover for European flight-based holidays and Worldwide cover.**
- **Includes travel wholly within the UK subject to 2 nights in paid accommodation.**
- **Covers trips of up to 31 days.**
- **Adults are insured to travel independently.**
- **Maximum age 65 at date of purchase.**
- **No limit to the number of trips abroad in a year.**

[Ask us for a quote!](#)

## IMPORTANT NOTICE

We would like to draw your attention to some important features of your insurance including:

- 1 Insurance document.** You should read this carefully. It gives full details of what is and is not covered and the conditions of the cover. It will be sent with your holiday invoice.
- 2 Conditions and exclusions.** Specific conditions and exclusions apply to individual sections of your insurance, whilst general exclusions and conditions will apply to the whole of your insurance.
- 3 Health.** This insurance contains certain restrictions regarding pre-existing medical problems concerning health of the people travelling and of other people upon whose health the trip depends. You are advised to read the document carefully.
- 4 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.
- 5 Limits.** This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.
- 6 Excesses.** Under some sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying the first part of the claim as follows: £35 per person for Cancellation & Curtailment to limit of £70 per party, £35 per person for Emergency Medical & Repatriation Claims, £35 for Baggage Claims, £100 for Personal Liability Claims. There are no excesses under our Plus or European Vehicle Assistance policies.
- 7 Reasonable Care.** You need to take all reasonable care to protect yourself and your property, as you would if you were not insured.
- 8 Dangerous Sports and Pastimes.** If you are going to take part in dangerous sports or pastimes where there is a risk of injury, check that this insurance covers you.
- 9 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.



## Special offers

**£70\*** Premier couples package  
17 days cover for vehicle and 2 adults.

**£99\*** Premier annual Europe self-drive  
Per couple including 17 days wintersports.

\*See opposite for details



## Peace of mind

To give you total peace of mind during your holiday we have arranged a choice of special insurance policies which are specifically tailored to cover all potential eventualities. Each is organised through Voyager Insurance Services Ltd who specialise in travel insurance for France.

Personal Insurance is arranged with UK Underwriting Ltd and underwritten by Primary Insurance Company Ltd, Indemnity Insurance Ltd and Norwich Union Insurance Company. All are members of the Association of British Insurers and the Financial Ombudsman Service. Vehicle Assistance is underwritten by UK Underwriting Ltd on behalf of Primary Insurance Company Ltd.

As we have an important responsibility to ensure the success of your holiday we will automatically arrange Standard cover for you unless you provide proof of equivalent or higher cover, at the time of booking.

You should be aware that many general travel policies do not provide appropriate cover in our opinion. We cannot accept your booking without proof of adequate insurance.

## 24 hour assistance

Our personal insurance provides access to the services of Inter Group Assistance Services (IGAS), one of the UK's largest assistance companies. Experienced multi-lingual personnel provide a caring, sympathetic and efficient service 24 hours a day. They are backed by a medical team which includes in-house doctors and nurses headed by specialist medical consultants.

- **24 hour travel advice line and medical assistance**
- **Authorisation of medical costs and payment guarantees**
- **Air ambulance repatriation/evacuation**
- **Repatriation due to serious illness of relatives at home**
- **Medical escorts and regular liaison with overseas doctors providing treatment**

European Vehicle Assistance cover is provided by Green Flag who, with over 25 years' experience, provide assistance to over 3 million people each year. With a Europe-wide network of over 7,500 garages and agents you know you're in very safe hands. Both IGAS and Green Flag are very familiar with the location of our hotels and have contacts at garages, doctors and hospitals nearby.

## Avoid excess charges and double your benefits

For a small additional cost we strongly recommend our Premier 'Plus' policies which offer even higher levels of cover and no excess charges, which means you don't have to pay the first part of each claim. Premier Plus Personal cover doubles all the limits under every section and Premier Plus Vehicle Assistance provides higher limits for car hire – particularly important if you have a large car or have far to travel.

## Save with combined policies

All our insurance policies are competitively priced and significantly undercut the rates proposed by our larger competitors for comparable cover. To keep costs to a minimum we've negotiated some exceptional rates for combined personal and vehicle assistance cover. Our special Couple Package prices start at just £70 for 2 adults.

It's all on-line

Details of our insurance policies are on our website

[www.bellefrance.co.uk/insurance](http://www.bellefrance.co.uk/insurance)

## Single trip - Premier Cover

### Personal Holiday Insurance

	up to 5 days	up to 10 days	up to 17 days	Over 17 days per wk/part wk
Adult	£16.15	£19.60	£22.95	£3.40
Child (4-15)	£9.20	£11.50	£13.90	£3.25
Infant (0-3)	FREE	FREE	FREE	FREE
Couple†	£28.95	£34.75	£40.50	£6.40
Family††	£40.50	£48.75	£58.95	£10.45

### Vehicle Assistance Insurance

Vehicle (0-4 years old)*	£30.80	£35.25	£39.65	£5.00
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### Combined Personal & Vehicle Insurance

Couples special package†*	£54.00	£63.00	£70.00	£9.10
Family special package††*	£65.00	£78.00	£90.00	£13.95

† Two adults living at the same address †† Parents/guardians plus dependent children under 16

\* Additional premiums apply for older vehicles as below

## Single trip - Premier Plus Cover

### Personal Holiday Insurance

	up to 5 days	up to 10 days	up to 17 days	Over 17 days per wk/part wk
Adult	£18.50	£22.95	£27.75	£4.55
Child (4-15)	£10.40	£13.85	£17.30	£3.40
Infant (0-3)	FREE	FREE	FREE	FREE
Couple†	£32.45	£39.40	£46.30	£7.55
Family††	£47.50	£58.95	£70.50	£12.75

### Vehicle Assistance Insurance

Vehicle (0-4 years old)*	£37.50	£41.85	£46.20	£5.00
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### Combined Personal & Vehicle Insurance

Couples special package†*	£65.00	£74.00	£82.00	£9.10
Family special package††*	£76.00	£91.00	£108.00	£15.95

## \*Additional Premiums

### Vehicle Assistance

	up to 5 days	up to 10 days	up to 17 days	Over 17 days per wk/part wk
Vehicle (5-9 years old)	£8.75	£9.90	£10.95	£1.70
Vehicle (10-15 years old)	£36.35	£38.50	£40.75	£6.60

## Personal Insurance

	Premier Cover	Premier Plus Cover
Medical Expenses	£1,000,000	£2,000,000
Hospital Benefit (per day)	£300 (£10)	£600 (£20)
Personal Accident	£10,000	£20,000
Maximum in the event of death	£5,000	£10,000
Baggage & Money		
a) Overall limit	£1,250	£2,500
b) Money (cash limit)	£200 (£100)	£400 (£200)
c) Limit per item, pair or set	£150	£300
d) Total limit for all valuables	£150	£300
Cancellation/Curtailment	Holiday Cost/£3000*	Holiday Cost/£3000*
Abandonment (after 12 hrs)	Holiday Cost/£3000*	Holiday Cost/£3000*
Passport Indemnity	£250	£500
Missed Departure	£300	£600
Travel Delay expenses	£100	£200
Personal Liability	£1,000,000	£2,000,000
Legal Expenses	£10,000	£20,000

\* Limited to £3000 under Annual policies

## European Vehicle Assistance

	Premier Cover	Premier Plus Cover
Cover before commencement	£1,000	£1,500
Roadside Assistance	No limit	No limit
Emergency Labour	£250	£250
Loss of use of vehicle		
a) Transport to destination/repatriation to UK	a) Up to cost incurred	a) Up to cost incurred
b) Car Hire	b) £1,000	b) £1,500
c) Collection of vehicle	c) £600	c) £600
d) Additional overnight cost (per person)	d) £35 per night	d) £35 per night
Provision of Chauffeur	No limit	No limit
Location & despatch of parts	No limit	No limit
Vehicle repatriation	No limit	No limit
Collection of vehicle	£600	£600
Storage charges	£100	£100
Car hire in UK after return	Not Covered	£150
Legal Expenses	£10,000	£10,000
Advance of funds	£1,000	£1,000
Theft break-in indemnity	£175	£175
Credit facilities	£400	£400
General Average indemnity	£2,000	£2,000

## Personal Holiday Insurance

The above is a summary of cover only. You will receive the full policy wording at the time of purchase, which defines the cover, conditions and exclusions. You have a 14-day cooling-off period during which you can return it and get a refund if you have a justifiable reason for being dissatisfied with the cover provided. The insurance is underwritten by UK Underwriting Ltd on behalf of the insurers identified above.

### If travelling to France

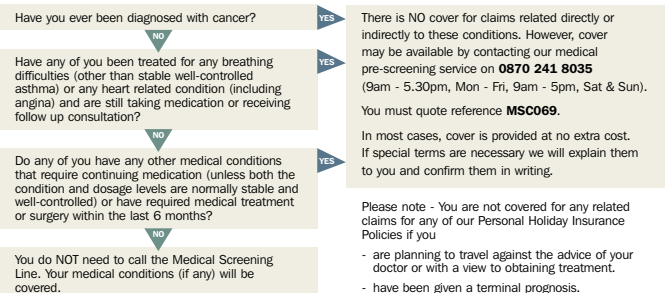
This insurance does not exclude claims relating to existing medical conditions provided you can agree to the following important declaration. By taking out this insurance, you declare that:

- No holiday shall be booked or undertaken against the advice of a medical practitioner or for the purpose of obtaining medical treatment.
- Nobody insured or anyone on whom the holiday or journey depends has received a terminal prognosis from a registered medical practitioner as far as you are aware.
- Nobody insured or anyone on whom the holiday or journey depends is on a waiting list for in-patient treatment or investigation at a hospital or nursing home, nor do they have knowledge of the need for such treatment as far as you are aware.
- You are not aware at the time of issue of this insurance of any reason why the holiday or journey may be cancelled or curtailed.
- In the event of circumstances arising after the issue of this insurance which may give rise to a claim, we shall be contacted as soon as possible.

If any Insured is in any doubt concerning their ability to comply with this declaration we must be notified for consideration and acceptance of this risk. Failure to do so may affect your rights under this Insurance. Please contact Voyager Insurance Services Ltd on 01483 562662 if you are in any doubt.

### If travelling anywhere other than France

Please answer these questions in relation to yourself, your travelling companions and anyone else upon whom your travel plans depend.



Insure-Europe.com is a trading name of Mark Hammerton Travel Ltd, authorised and regulated by the Financial Services Authority. We do not provide insurance advice, but are permitted to arrange, and deal as agent of insurers in respect of non-investment policies. Firm ref 311898.

For full details and conditions please see your policy documents

call us for a no obligation quote **0870 405 4056**

[www.insure4europe.com](http://www.insure4europe.com)