

## **Flowery Dell Exclusive Holiday Cancellation & Curtailment Insurance Applicable to all Bookings**

Your booking is a legally binding contract, which means if you cancel your holiday you may lose your deposit and could be liable to pay the whole balance. For your complete peace of mind, Flowery Dell have arranged a holiday cancellation insurance scheme to cover all bookings and **the premium should be added to your deposit**. If you have alternative insurance covering cancellation then please inform us of the company name and policy number.

### **Cancellation or Curtailment**

You will be covered if you need to cancel or cut short your holiday due to the death, injury or illness of any member of your party or that of a close relative or business associate who is not travelling. The policy also covers cancellation due to redundancy, summons as a court witness or due to your home becoming uninhabitable.

### **Delayed & Missed Departure**

If you are travelling by pre-booked public transport and your departure is delayed by 12 hours or more you will receive £25 per day up to £100. Alternatively you can cancel your holiday after a delay of 12 hours. If you arrive at your departure point too late to board your pre-booked public transport you will receive up to £300 for alternative travel.

### **Personal Luggage**

Covering up to £500 per person for theft, loss or damage to your personal effects and money including £100 for valuables. Single articles are limited to £250. An excess of £50 applies to each claim under this section.

### **Guest First Extra Care**

Included free of charge to help you with those unexpected and unforeseen situations. Guest First Extra Care includes up to £1000 for your unexpected travel and accommodation expenses, £200 if your holiday accommodation becomes uninhabitable and £20 per day if your car breaks down.

### **How to work out your premium**

Add together the total cost of your holiday including deposits and pre-booked expenses for the entire party. Use the table below to find your premium. For example, if two people are travelling and it's costing you £150 per person, the total holiday cost is £300, your premium is £14.00.

<b>Holiday Cost</b>	<b>Premium Per Booking</b>
£100	£10.00
£200	£12.00
£300	£14.00
£400	£16.00
Each additional £100	£2.00

Premiums include Insurance Premium Tax @ 17.5%

### **Important. What else you should know...**

Your holiday insurance will not cover claims arising from any pre-existing medical conditions unless the Healthline has agreed to insure you and provided written confirmation. You must therefore call the Healthline 01404 41234 if you answer yes to any of the following questions:

1. Are you or any members of your party taking prescribed medication or seeing a doctor regularly about any medical conditions?
2. Are you or any members of your party concerned about the health of any close relatives upon whom your holiday plans depend that could give rise to a claim for cancellation or curtailment?
3. Are you or any members of your party or any close relatives not travelling currently suffering from a medical condition that has required treatment as a hospital in-patient during the last 12 months?

Under no circumstances will any members of your party be covered if they are travelling against the advice of a medical practitioner or for claims arising from medical conditions for which the person concerned, including close relatives not travelling, are on a hospital waiting list for in-patient treatment and/or have received a terminal prognosis. This insurance does not cover claims arising from anxiety, stress or depression. **Please call the Healthline on 01404 41234 if you are in any doubt about what to declare and whether you can be insured.**

The cancellation cover commences from the date your premium is received and your Certificate is issued. The remaining cover applies for the period of your holiday. Your Certificate will cover everyone in your party and will have full details of the policy terms, conditions and exclusions, together with the complaints procedure and 14-day money back guarantee.

### **For claims or queries about this cover please contact:**

Rothwell & Towler, 66 High Street, Honiton, Devon EX14 1RT Tel: 01404 41234 Fax: 01404 41950  
Email: [info@rothwellandtowler.co.uk](mailto:info@rothwellandtowler.co.uk)