

TRAVEL INSURANCE

We strongly recommend that you and all members of your party are adequately insured as soon as you book your holiday, protecting against unforeseen circumstances that could otherwise spoil your trip. It is a condition of booking that you must have adequate travel insurance.

It is important that you purchase travel insurance that properly covers your participation in whatever activities you may undertake at the time that you make your booking. To assist you with this, we have arranged competitive travel insurance from Travel & General Insurance Company plc to specifically meet your needs on your holiday. The policy is underwritten by Travel & General Insurance Company plc, except for Section K (legal expenses), which is underwritten by DAS Legal Expenses Insurance Company Limited. Both insurers are authorised and regulated by the Financial Services Authority. Hurtigruten Limited is an Appointed Representative of Travel & General Insurance Company plc. Details of all three companies can be found on the FSA website (www.fsa.gov.uk)

This policy summary highlights the schedule of cover and key areas of cover; however you must still read the full policy wording which contains all of the policy exclusions and conditions. You may request a copy of the full policy wording should you wish to examine this in advance.

Our policy has been designed to specifically cover the activities that you may be participating in on your holiday. This includes dog sledging, snowshoeing, reindeer and horse sleighing, snowmobiling, snorkelling with orcas and Zodiac/Polar Cirkel boats. If you decide not to purchase our insurance please ensure that your travel insurance policy covers you for all activities that you may wish to take part in.

An insurance policy containing more details of the cover will be sent to you with your confirmation of booking.

PREMIUMS

Age on date of departure:

	Up to 59 years	60 – 65 years	66 – 70 years	71 – 80 years
Up to 5 days	£20	£30	£40	£60
Up to 10 days	£23	£34.50	£46	£69
Up to 17 days	£28	£42	£56	£84
Up to 24 days	£32	£48	£64	£96

Unfortunately we are unable to insure passengers aged over 80 years on departure and you may wish to contact companies such as SAGA or Age Concern for a quotation.

- Child rate – 0.5 times the base premium if accompanied by an insured adult.
- Family rate* – 2 times the base premium.

*Family definition – One or two parents travelling with a maximum of four dependent children under the age of 18 years.

The above premiums are inclusive of 17.5% Insurance Premium Tax which is adjustable on any amendment to that tax or its rate.

IMPORTANT DECLARATION

An insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond your reasonable control. Therefore any facts

known to you, which could possibly result in you having to make a claim, must be disclosed, otherwise you may not be covered. In particular, you must be able to make the following declaration for yourself and anyone travelling with you.

As far as I know neither I, nor my travelling companion(s), nor immediate family, nor business associate(s), nor anyone I am visiting, nor anyone else for whom I would expect to be covered:

- 1 are waiting for or has the knowledge of the need for an operation, hospital consultation or any other hospital treatment or investigations including the results of a routine test;
- 2 have been seen by a specialist or been admitted to a hospital overnight in the last 12 months (other than for regular check ups);
- 3 have received treatment, or are waiting to receive treatment, including regular medication, within the last 5 years;
- 4 have any pre-existing and on-going medical condition that could reasonably be anticipated to give rise to a complication needing medical intervention prior to or during a journey (if in doubt check with your general practitioner);
- 5 have been diagnosed by a registered general practitioner as having a terminal condition;
- 6 know of any circumstances that could be reasonably expected to give rise to a claim under this policy.

If you cannot make this declaration when you take out the insurance, you must contact Healthcheck on 0845 408 0585.

POLICY DOCUMENT

A policy document that fully defines the cover, conditions and exclusions will be sent to you with your booking confirmation. When you receive your policy, please take the time to read it carefully to ensure you understand what is and what is not covered, and that all activities that you may wish to participate in are included.

COOLING OFF PERIOD

If the insurance cover does not meet your requirements, please return the policy, proof of premium and any other relevant documents to us within 14 days of receipt and we will refund the premium in full, provided you have not travelled or made a claim.

PLEASE ENSURE YOU READ YOUR INSURANCE POLICY CAREFULLY.

FAILURE TO COMPLY WITH THE TERMS & CONDITIONS OF THE POLICY MAY RESULT IN COVER BEING RESTRICTED.

Section	Standard cover	Sum insured per person	Excess per person
A	Cancellation & curtailment charges	Up to £5,000	£50
B	Emergency medical repatriation and associated expenses abroad	Up to £2,000,000	£50
	Hospital benefit	£20 for each 24 hour period to a maximum of £500	Nil
C	Emergency assistance in the UK	Up to £2,000	£50
D	Personal accident	Up to £15,000 (limits apply for travellers under 16 yrs)	Nil
E	Delayed Departure Travel delay	£20 first 12 hours and £10 each subsequent 12 hours to maximum of £250	Nil
	Abandonment after 24 hours	Up to £5,000	£50
	Missed departure	Up to £750	£50
	Missed connection	Up to £750	£50
F	Personal possessions Single item limit Valuables limit	Up to £2,000 £300 £400	£50
	Delayed baggage (after 12 hrs)	Up to £100	Nil
	Travel documents	Up to £500	£50
G	Personal money	Up to £250	£50
H	Hijack	£50 for each 24 hour period to a maximum of £500	Nil
I	Mugging	£50 for each 24 hour period to a maximum of £500	Nil
J	Personal liability	Up to £1,000,000	£250
K	Legal expenses	Up to £25,000	Nil

