

The following summary does not contain the full terms and conditions of the Contract, which can be found in the insurance Certificate.

About your insurance

- This insurance is underwritten on behalf of certain Underwriters at Lloyd's.
- The insurance Certificate and Booking Confirmation will show the actual cover provided.
- The first £25 will be deducted from all claims.
- The insurance commences immediately your Booking Form is received and continues until the end of the holiday.
- The appropriate premium of £17.50 per week should be paid together with the holiday deposit, or full balance if less than 8 weeks prior to the holiday.
- Please note that no cover is operative until the Booking Form and premium have been received by Northumbria Coast & Country Cottages Ltd and confirmation and evidence of insurance is issued.
- This insurance policy is only available to residents of the UK and only covers holidays in the United Kingdom.
- It is a condition of this Insurance Policy that all material facts are disclosed to the insurers.
- The limit of the Insurers liability shall not exceed the final invoice price and Insurers are not liable for the cost of providing information to substantiate a claim.
- The insurance must be taken out at the time of booking and applies only to persons whose names are given at the time.
- Cover is limited to persons under the age of 81 whether party members or relatives etc for whom the cover extends.
- The cover does not cover cancellation due to adverse weather conditions.
- If the Insurance does not meet with your requirements and is cancelled within 14 days of the issue date, provided no claims have been made, the premium will be refunded.

Main Exclusions (please see the insurance Certificate for the full terms and conditions)

- Any trip booked or commenced against the advice of any medical practitioner, to get medical treatment or after a terminal prognosis has been given.
- Pregnancy if expected to give birth before; or within two months after the last day of the booked holiday.
- Pre-existing medical conditions of a member of the party or close relatives or other persons for whom the cover extends.
- Any set of circumstances or medical condition which could reasonably be expected to give rise to a claim and of which at the time of taking out this insurance the Insured Person was aware.
- Any claim involving a person aged 81 or above.
- H.I.V. and illnesses categorised as a pandemic.

Cancellation

If this insurance policy does not meet your needs we will refund your premium, provided you return the policy within 14 days of receiving the insurance. You must not have made any claims or gone on your trip. We cannot refund and part of the premium at any other time

Claims

In the event that you need to make a claim, you should notify Schofields Underwriting Agencies, Trinity House, 7 Institute Street, Bolton, BL1 1PZ, Tel: 01204 365080 and have your policy number to hand.

Complaints Procedure

Should you have any complaints regarding this Insurance, please write to the Managing Director of Schofields Underwriting Agencies, Trinity House, 7 Institute Street, Bolton, BL1 1PZ. If after taking this action you are still dissatisfied you may write to the Policyholder and Market Assistance Department, Lloyd's, One Lime Street, London EC3M 7HA. Tel: 020 7327 5693; E-mail: Complaints@Lloyds.com. Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Compensation

Lloyd's are members of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met. Further information can be obtained from the FSCS website at www.fscs.org.uk. Schofields Underwriting Agencies is authorised and regulated by the Financial Services Authority. Our FSA Registration number is 118669. You can check this on the FSA's Register at www.fsa.gov.uk/register, or by contacting the FSA on 0845 606 1234.