

Your travel insurers would like to bring to your attention some of the important features of your travel insurance policy:

- **Policy Document:** you should read the document carefully. It gives you full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and insurer to insurer.
- **Conditions, Exclusions and Warranties:** conditions and exclusions will apply to individual sections of your policy while general exclusions, conditions and warranties will apply to the whole of your policy.
- **Health:** your policy contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and or other people upon whose health the trip may depend. You are advised to read your policy carefully.
- **Dangerous Sports or Pastimes:** if you are going to take part in dangerous sports or pastimes where there is a high risk of injury, check that your policy covers you.
- **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, unless otherwise stated in your policy.
- **Policy Limits:** most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your policy if you intend taking expensive items with you.
- **Policy Excesses:** Claims under certain Sections of the Insurance Certificate will be subject to an excess. Where there is an excess, **You** will be responsible for paying the first part of a claim.
- **Reasonable Care:** you need to take all reasonable care to protect yourself and your property.
- **Complaints:** your insurance policy will have in it a complaints procedure which tells you what steps you can take if you wish to make a complaint.
- **"Cooling Off" Period:** your policy may contain a "cooling off" period during which you can return the policy and get a refund, if you have justifiable reason for being dissatisfied with the cover it provides.

Your policy is governed by the law in the country that you reside in within the British Isles, unless you and your insurers have agreed otherwise.

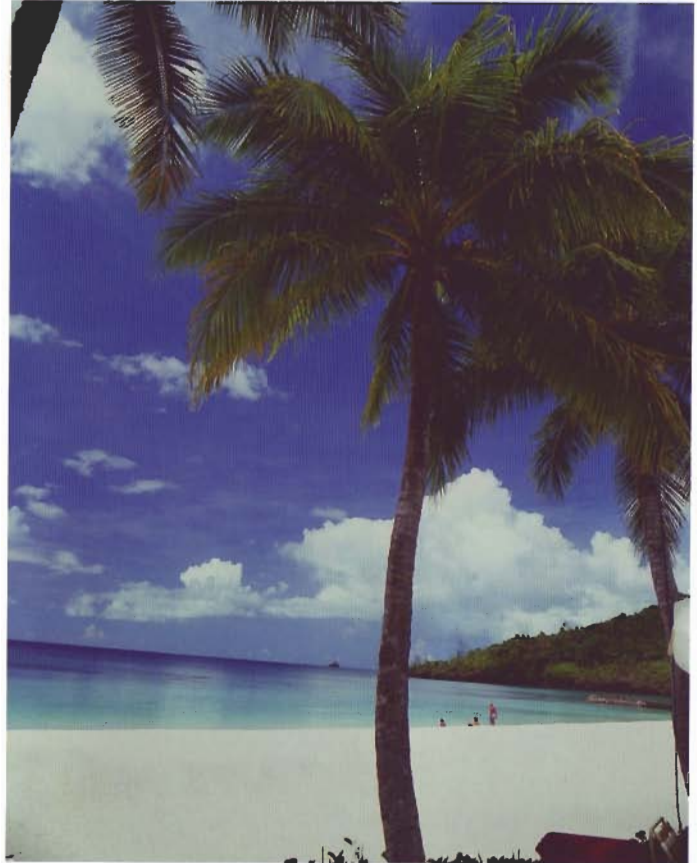
The person selling the travel insurance, or the insurance documentation, will identify your insurer.

If you would like more information, you should ask the person selling the travel insurance, particularly if you feel the insurance may not meet your needs.

GoldWing

TRAVEL INSURANCE

2006-2007



Arranged by:

 **Heritage Partnership Limited**
The Insurance Consultants

Linglyn Travel

5 Plane Tree Close, Shadwell, Leeds, LS17 8UF

Telephone: 0113 268 3260 Fax: 0113 268 1684

www.linglyntravel.com

This Application form provides a brief description of the Insurance Cover provided by N.J. Heritage Partnership Limited and effected through Templeton Insurance Ltd

SUMMARY OF COVER			
SECTION	UP TO PER PERSON	COVER	VALID FOR ISSUE UP TO - 31st March 2007 - last departure date 31st March 2008
1	£3,000	Loss of Deposit & Cancellation	Covering charges levied by the carrier for costs incurred including Timeshare Management charges up to £400 per week only following (a) death, injury, illness of the insured, travelling companion, close relative, business associate or host (b) jury service, witness call, redundancy of the insured or their travelling companion.
2	£5,000,000	Medical & Repatriation Expenses	(1) Expenses following illness, injury or death of the insured including travelling and accommodation and cost of the burial/cremation overseas. (2) Repatriation following illness, injury or death of the insured, travelling companion, close relative or business associate in the British Isles.
	£1,000	Hospital Benefit	To pay £10 per night in the event of hospitalisation of the insured. Up to a maximum of £1000
3	£25,000	Personal Accident	Compensation in the event of death, loss of limbs or eyes. Permanent total disablement. Death limited to £5,000 (£1,000 for children under 16 years)
4	£1,500	Baggage, Personal Effects	Covering theft, loss or damage to personal effects and money including up to £100 following delayed delivery of luggage after 12 hours, money limited up to £500, Single Articles up to £250. In the event of passport being lost or stolen insurers will indemnify an insured up to £250 for additional expenses incurred in obtaining replacement passport.
	£500	Money	
5	£2,000,000	Personal Liability	Personal indemnity for expenses that you are legally liable to pay in respect of bodily injury and/or damage to property of third party.
6	£100	Travel Delay	A benefit of £20 for the first 12 hours followed by £10 for each subsequent 12 hours as a result of delay in departure on outward journey and return journey.
	£1,000	Missed Departure	Covering unavoidable additional travel expenses to continue the journey following missed departure on the outward journey from British Isles or final return journey to British Isles as a result of the failure of the public transport service to deliver the insured to the point of departure.
7	£25,000	Legal Expenses	Costs and expenses incurred to pursue a claim for compensation and/or damages following personal injury or death excluding claims against Tour Operator, Travel Agent or Carrier.
8	£400	Winter Sports	Covering loss/damage or breakage of ski equipment, hire of equipment, ski-pack and piste closure.

The above are maximum benefits. Full terms and conditions are as per the insurance certificate, a copy of which is available on request. For all holidays including by Car/Coach/Sea or Air Travel.

For travel information

Check out the Foreign and Commonwealth Office website at www.fco.gov.uk/knowbeforeyougo The website offers information, essential travel advice and tips for your guidance to make the most of your trip abroad. Alternatively, get the travel advice and tips by calling 020 7008 0232/0233

N J Heritage Partnership Ltd is Authorised and Regulated by the Financial Services Authority No: 309297

ANNUAL MULTI-TRIP

PREMIUMS (Excluding I.P.T. @ 17.5%*)

*current rate at time of going to press

Valid for issue up to 31st March 2007
departures up to 31st March 2008

Maximum age limit 74 years

EUROPE

	INSURED	INSURED & PARTNER	FAMILY
UP TO 31 DAYS	56.66	75.00	91.66
UP TO 62 DAYS	77.00	91.66	110.00

WORLDWIDE

	INSURED	INSURED & PARTNER	FAMILY
UP TO 31 DAYS	70.00	91.66	110.00
UP TO 62 DAYS	102.66	124.66	155.83

RATING NOTES

- Up to 64 years of age above rates apply.
- 65 to 69 years of age two times above rates apply.
- 70 to 74 years of age three times above rates apply. (Maximum 31 days only)

OTHER NOTES

- Above cover includes up to 17 days Winter Sports per year. Maximum age 70 years
- Business Cover included.
- British Isles trips are covered if travel arrangements are pre-booked and include accommodation for at least 2 nights.
- For exclusion of Winter Sports Cover 5% discount of above rates is allowed

FAMILY PREMIUMS

For the purposes of this policy, a family is defined as two parents or grandparents or guardians and up to 4 of their children under 18 years of age.

GEOGRAPHICAL LIMITS

British Isles/Europe:

The British Isles, Northern Ireland, The Channel Islands and the Isle of Man. The Continent of Europe, West of the Ural Mountains, Madeira, Canary Islands, Iceland, The Azores, Mediterranean Islands and non European Countries bordering the Mediterranean.

Worldwide:

Covers everywhere in the world

SINGLE TRIP

PREMIUMS (Excluding I.P.T. @ 17.5%*)

*current rate at time of going to press

Valid for issue up to 31st March 2007 departures up to 31st March 2008

Maximum age limit 84 years*

*66 - 69 years of age maximum period of travel 93 days
70 - 84 years of age maximum period of travel 45 days

AREA 1 British Isles, Northern Ireland, Channel Islands & Isle of Man

	AREA 1 British Isles, Northern Ireland, Channel Islands & Isle of Man		AREA 2 EUROPE	
	Adult	Family	Adult	Family
UP TO 3 DAYS	5.50	11.00	10.00	20.00
UP TO 5 DAYS	6.33	12.66	14.16	28.32
UP TO 10 DAYS	9.16	18.32	17.50	35.00
UP TO 17 DAYS	10.40	20.80	20.83	41.66
UP TO 24 DAYS	11.33	22.66	24.66	49.32
UP TO 31 DAYS	13.33	26.66	28.00	56.00
UP TO 38 DAYS			33.33	66.66
UP TO 45 DAYS			39.33	78.66
UP TO 62 DAYS			49.33	98.66
UP TO 93 DAYS			71.66	143.32
UP TO 124 DAYS			95.00	190.00
UP TO 155 DAYS			125.00	250.00
UP TO 186 DAYS			145.00	290.00
EXCESS WAIVER	14.16	35.00	14.16	35.00

AREA 3 WORLDWIDE (Excluding USA, Canada & Caribbean)

	AREA 3 WORLDWIDE (Excluding USA, Canada & Caribbean)		AREA 4 WORLDWIDE (Including USA, Canada & Caribbean)	
	Adult	Family	Adult	Family
UP TO 5 DAYS	30.00	60.00	35.00	70.00
UP TO 10 DAYS	31.66	63.32	37.00	74.00
UP TO 17 DAYS	40.00	80.00	45.50	91.00
UP TO 24 DAYS	43.33	86.66	50.83	101.66
UP TO 31 DAYS	47.50	95.00	58.33	116.66
UP TO 38 DAYS	60.00	120.00	68.33	136.66
UP TO 45 DAYS	69.16	138.32	80.00	160.00
UP TO 62 DAYS	90.83	181.66	106.66	213.32
UP TO 93 DAYS	126.66	253.32	160.00	320.00
UP TO 124 DAYS	158.33	316.66	205.83	411.66
UP TO 155 DAYS	186.66	373.32	241.66	483.32
UP TO 186 DAYS	216.66	433.32	283.33	566.66
EXCESS WAIVER	14.16	35.00	14.16	35.00

OTHER PREMIUM NOTES

- All children under the age of 2 are covered FREE with an insured adult.
- All children under 18 years of age HALF Adult premium if travelling with an insured adult.
- Single Parent Family One and a half times adult premium.
- Winter Sports Cover - Double premium. (maximum age 70 years)

FAMILY PREMIUMS

For the purposes of this policy, a family is defined as two parents or grandparents or guardians and up to 4 of their children under 18 years of age.

GEOGRAPHICAL LIMITS

- Area 1. The British Isles, Northern Ireland, The Channel Islands and the Isle of Man.
Area 2. The Continent of Europe, West of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean.
Area 3. Worldwide (Excluding USA, Canada & Caribbean).
Area 4. Worldwide (Including USA, Canada & Caribbean).

SINGLE TRIP APPLICATION FORM

(Valid for issue up to 31st March 2007 for departures up to 31st March 2008)

NAMES OF INSURED PERSONS	Please tick if		Enter age if over 65 years	PREMIUM
	up to 2 years	up to 17 years		
1.				
2.				
3.				
4.				
5.				
6.				

Please tick box for:-

<input type="checkbox"/> Family Cover	<input type="checkbox"/> Winter Sports Cover (maximum age 70 years)	TOTAL
<input type="checkbox"/> Single Parent Cover	<input type="checkbox"/> Excess Waiver	I.P.T.
		TOTAL INC. I.P.T.

ADDRESS OF FIRST NAMED INSURED PERSON

Tel. No

PERIOD OF INSURANCE

GEOGRAPHICAL LIMITS
(Please tick box)

.....Days/Months From...../...../..... day month year Up to 65 years of age max. 186 days Up to 69 years of age max. 93 days Up to 84 years of age max. 45 days	<input type="checkbox"/> British Isles, Northern Ireland Channel Islands & Isle of Man <input type="checkbox"/> Europe <input type="checkbox"/> Worldwide (Excluding USA/ Canada & Caribbean) <input type="checkbox"/> Worldwide (Including USA/ Canada & Caribbean)
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IMPORTANT MEDICAL NOTICE

- (1) If You have suffered from a medical condition for which medication, advice, treatment or surgery has been given to them in the past 12 months
 - (2) If You are unable to walk 100 metres and climb two flights of stairs without discomfort, pain or breathlessness and have not seen a doctor or a medical practitioner on a repeated basis of four months or less
 - (3) If You are currently awaiting diagnosis or treatment for any medical condition or awaiting the results of any medical tests or know of any reason why the trip should be cancelled or curtailed
 - (4) If you are between 65 years and 84 years old You are subject to mandatory medical screening
- YOU MUST TELEPHONE CSA HEALTHLINE ON 0870 366 9373 FOR ADVICE AS TO WHETHER THE MEDICAL CONDITION CAN BE COVERED. FAILURE TO COMPLY WITH THE ABOVE CONDITION YOUR PRE-EXISTING MEDICAL CONDITIONS WILL NOT BE COVERED UNDER THE CANCELLATION, CURTAILMENT OR MEDICAL SECTIONS OF THIS POLICY.

Agent's Stamp

Linglyn Travel, 5 Plane Tree Close, Shadwell, Leeds, LS17 8UF
 Telephone: 0113 268 3260 Fax: 0113 268 1684

ANNUAL MULTI-TRIP APPLICATION FORM

(Valid for issue up to 31st March 2007 for departures up to 31st March 2008)

NAMES OF INSURED PERSONS	Please tick if			PREMIUM
	Up to 64 yrs	Up to 69 yrs	Up to 74 yrs	
1.				
2.				
3.				
4.				
5.				
6.				

Please tick box for:-

<input type="checkbox"/> Single Insured	<input type="checkbox"/> Family Cover	TOTAL
<input type="checkbox"/> Insured and Partner	<input type="checkbox"/> Excluding Winter Sports Cover	I.P.T.
		TOTAL INC. I.P.T.

ADDRESS OF FIRST NAMED INSURED PERSON

Tel. No

PERIOD OF INSURANCE

GEOGRAPHICAL LIMITS
(Please tick box)

Valid for 12 months from date of issue of Certificate /...../..... day month year Maximum duration per trip days	<input type="checkbox"/> Europe <input type="checkbox"/> Worldwide (Covers everywhere in the World)
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IMPORTANT MEDICAL NOTICE

- (1) If You have suffered from a medical condition for which medication, advice, treatment or surgery has been given to them in the past 12 months
 - (2) If You are unable to walk 100 metres and climb two flights of stairs without discomfort, pain or breathlessness and have not seen a doctor or a medical practitioner on a repeated basis of four months or less
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