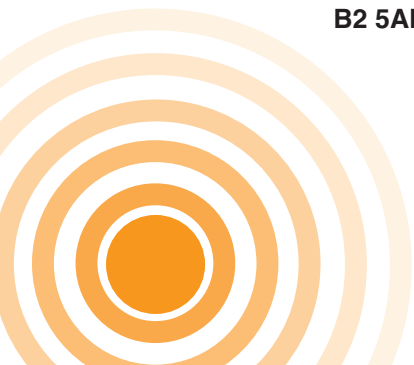


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**Reader Holiday Travel Insurance
Freepost RLYT-RATC-ACAA
St Philips Point
Temple Row
Birmingham
B2 5AB**



JLT Travel Insurance Customer Information

This important information outlines our approach to arranging Travel Insurance for customers and how we will handle your insurance.

If any points are unclear please contact one of our customer advisors on 0845 618 9708 selecting Option 1.

1 Who We Are and Regulation

JLT Travel Insurance. A division of Jardine Lloyd Thompson UK Limited, whose principal place of business is 6 Crutched Friars, London, EC3N 2PH. The Company is authorised and regulated in the United Kingdom by the Financial Services Authority (FSA), both of which can be confirmed on the FSA's register by visiting the FSA's **website <http://www.fsa.gov.uk/register>** or by contacting the FSA on **0845 606 1234**.

We are required by our Regulator to give you this document. We would therefore urge you to read this document carefully, and use the information to decide if our services are right for you.

2 Explaining Our Service

We are only able to offer one travel insurance product, the insurers of which are detailed in the Keyfacts Policy Summary document. Our involvement with this insurer is a binding agreement which allows us to provide quotations, grant cover and administer your insurance, including the collection of premiums on the insurers behalf. In dealing with the underwriting and administration of your insurance we will be acting primarily on behalf of the insurer. We deal with these insurance undertakings only for travel insurance although we are not contractually obliged to do this and we review the market periodically. We hold monies received under this agreement as agent for the named insurers.

3 Information on costs

Our premiums are quoted inclusive of UK Insurance Premium Tax and a £5 Administration Fee. Any additional charges will be outlined in your quotation.

4 Your demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of an individual making travel arrangements, requiring financial protection and emergency medical assistance protection for your trip(s).

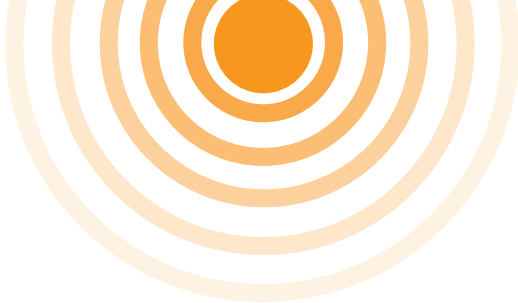
5 Information about products and services

You will find attached a Keyfacts Policy Summary document, which contains a summary of the Travel Insurance we offer. It will explain all the main features of our Travel Insurance, important details of cover and benefits, any significant or unusual restrictions or exclusions, any significant conditions that you must meet and the period of cover. We strongly recommend that you read the information we send to you and contact us immediately if any aspect is unclear. Copies of documentation can be obtained by contacting us.

6 Remuneration

Our principal remuneration for arranging the insurance will be by way of brokerage commission and fees. Brokerage commissions and fees for arranging the insurance are considered fully earned when the insurance incepts, irrespective of when the premium for the insurance is payable to the Insurer(s) and are not refundable in the event of cancellation or early termination of insurances. In addition to the above, you should be aware that as a result of bringing about or arranging the insurance, we and/or other members of the Jardine Lloyd Thompson Group may receive additional income from the following sources:

- Interest earned on insurance monies passing through our bank accounts;
- Expense allowances or commissions from Insurers for managing and administering certain lineslips, covers, binding authorities and other similar facilities, including claims which may arise there under, all of which we believe enable access to expert Insurers, more efficient service and competitive terms to be provided across a portfolio of business;
- Profit commissions or profit shares paid by Insurers on specific facilities and arrangements for a limited class of business;
- Administrative service fees which may be paid for limited specific services we provide to Insurer(s) as part of the placing or claims process.



7 Your duty to give information

It is very important that you read the Information section.

8 Your Cancellation Rights

Starting with the day in which the insurance was concluded or the day in which the contractual terms and conditions were received by yourself you have 14 days to cancel your policy, providing you have not travelled, no claims have been made and we receive your returned validation receipt and policy document you will receive a full refund less any costs the insurers may charge you for services provided and our administration fee.

9 Data Protection Act 1998

The information, which you provide to us, along with any other related information, will be held securely by Jardine Lloyd Thompson UK Limited and/or its agents only and used to administer your insurance arrangements. The details you provide may also be used to update our records and those of companies within the Jardine Lloyd Thompson Group so that we may provide you, from time to time, with risk or insurance related information or details of services or products, which we think may be of interest to you. Please advise us if you do not wish your information to be used in this manner.

10 Dealing with Customer complaints

If you have cause to complain please write to:

Complaints Manager

**JLT Travel Insurance,
St Philips Point, Temple Row,
Birmingham, B2 5AB.**

If after this you are still unable to resolve to your satisfaction your complaint, please contact: The Compliance Officer, Jardine Lloyd Thompson UK Limited, Lloyds Chambers, 1 Portsoken Street, London, E1 8LN - Detailing the nature and underlying circumstances of your complaint. Full details of the complaints procedure are available on request. If you are dissatisfied with the delay or remain dissatisfied with the final response referral can be made to the Financial Ombudsman Service, details as stated below. Making a complaint against us is in addition to and does not replace your right to seek legal redress against us.

Financial Ombudsman Service (FOS)

In the event of dissatisfaction with a delay or continued dissatisfaction following receipt of the final response, you can refer the complaint to the FOS at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 180 Website: <http://www.financial-ombudsman.org>.

Financial Services Compensation Scheme (FSCS)

Jardine Lloyd Thompson UK Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. The scheme provides for 100% of the first £2000 and 90% of the remainder of any losses. This depends on the type of business and the circumstances of the claim. Full details and further information on the scheme are available from the FSCS as detailed below: Financial Services Compensation Scheme (FSCS), 7th Floor, Lloyds Chambers, London E1 8BN. Telephone: 020 7892 7301 Website: <http://www.fscs.org.uk>.

Where to Contact Us

JLT Travel Insurance, St Philips Point, Temple Row, Birmingham, B2 5AB

Telephone: 0845 618 9708 Facsimile: 0121 224 6807 E-Mail: Travel@jltgroup.com

Pre-existing medical conditions

If you or any person to be insured on this policy or anyone on whom the trip depends, such as a non-travelling close relative or business colleague, has suffered from or received any form of medical advice or treatment or medication, you are required to disclose these details to the medical screening line on **0845 618 9708 selecting option 2**.

You will however automatically be accepted for cover, provided that you or any person to be insured, do not have more than one of the following conditions and have no other pre-existing medical condition(s):

· **Asthma, as long as**

- There has been no hospital admission within the last 12 months
- It is controlled by no more than 2 medications (No nebulisers and no home oxygen)
- Been a non-smoker for at least 12 months
- Are able to walk at least 200 yards on the flat without becoming short of breath

· **Diabetes Mellitus (Type 2, non insulin dependent diabetes mellitus only), as long as**

- It is controlled by diet alone or by no more than 1 medication (no insulin)
- There has never been any hospital admission or diabetic complication
- Have been a non-smoker for at least 18 months

If you do not disclose medical condition(s), then there will be no cover for payment of any claims under this policy, relating directly or indirectly to any pre-existing medical conditions.

IMPORTANT INFORMATION - YOUR DUTY TO DISCLOSE INFORMATION

It is also extremely important that you provide complete and accurate information to insurers and that you have disclosed, before you take out this insurance contract, all material matters relating to the risks (i.e. any information which would influence the judgement of the insurer in determining whether to underwrite the risk and if so, upon what terms and at what premium).

If all such information has not been disclosed, Insurers may have the right to refuse any claims made under the policy. If you believe that you may not have complied with this or have any queries as to whether information should be disclosed, you should contact us immediately.





useful travel tips

- Always obtain a reciprocal health agreement form if available (such as EHIC replacement of E111) from the post office well in advance of your travel departure date..

Make copies of your passport, insurance policy, 24-hour emergency number, and ticket details. Leave these copies, your itinerary and contact details with family and friends. Take another form of ID with you (preferably with a photograph). Lock your passport in the hotel safe and carry a photocopy with you.

- Make sure all Money defined as cash, currency, bank note, travellers cheques, postal or money orders, travel tickets, holiday vouchers, hotel vouchers, admission tickets, passes, food vouchers, credit vouchers are contained within your hand luggage and remain on your person.

- If you do sustain a loss in respect of any belongings please ensure you report this to the local police within 24 hours of discovery and that a police report is obtained.

- Keep a spare credit card in the hotel safe or somewhere secure. Know the 24-hour emergency number to report stolen cards.

- If your property is damaged by the airline or carrier report this immediately on discovery to them. This usually requires a property irregularity report to be obtained which will be available from your carrier or airline at your collection point.

- If you are intending to undertake any hazardous activities or excursions please check with us that you are covered for these under your insurance policy.

- Plan to stay healthy. If you are taking prescribed medication, check it is legal in the country you are visiting. If practical, take a prescription and a GP's letter in case you are stopped by Customs or lose your medicine and need to replace it.

- Take a written record of any medical conditions you have, such as angina pectoris, diabetes and haemophilia, and the proper names – not just the trade names – of any medication you are taking. Keep the record with you, along with your blood group.

- Pack a basic first-aid kit, plasters, insect repellent, antiseptic cream and water sterilisation tablets, it won't take up much space and could prove extremely useful. Depending on where you're going, you might also want to take an emergency medical travel kit with you.

IMPORTANT NUMBERS

24 Hour Medical Assistance: +44 (0) 1992 621 500

Claims Line: +44 (0) 845 618 9708 Select Option 3

Legal Advice Helpline: +44 (0) 117 934 2111



Reader Holiday

Travel Insurance

organised by your local paper

We would like to take this opportunity to introduce you, a valued customer, to our reader holiday travel insurance, arranged by JLT Travel Insurance.

We genuinely believe that our travel insurance premiums are extremely competitive in the current market place and that they offer a fantastic level of cover, including terrorism cover, for medical expenses, personal accident and property damage.

The policies will cover the following ages:

Single trip insurance: Available up to the age of 89

Annual trip insurance: Available up to the age of 75

If your current cover is about to expire, or if you are looking for travel insurance for the trip that you have booked, please:

Call **0845 618 9708** today quoting the name of your local newspaper

OR

Return the completed form to: JLT Travel Insurance, St Philips Point, Temple Row, Birmingham B2 5AB quoting the name of your local newspaper in the space provided.

Please allow seven working days to process your application. If you are travelling within seven days, then please call **0845 618 9708**.

Yours



Reader Holidays

Travel insurance is for your protection. It is an important consideration for all holidays. Reader holiday travel insurance is offered as an alternative to the tour operator's insurance. JLT Travel Insurance. A division of Jardine Lloyd Thompson UK Limited, Lloyd's Broker. Authorised and Regulated by the Financial Services Authority. A member of the Jardine Lloyd Thompson Group. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No 00388645. VAT No. 244 2321 96. Reader Holiday Travel Insurance is a trading style of Johnston Press plc who are an Introducer Appointed Representative of Jardine Lloyd Thompson UK Limited



Age 19-64

Trip Days	UK	Europe	World-wide Exc. USA*	World-wide Inc. USA
2	£14.50	£18.50		
4	£17.50	£22.50		
5	£18.50	£25.50	£47.50	£50.50
10	£22.50	£30.50	£60.50	£60.50
17	£24.50	£33.50	£65.50	£65.50
24	£26.50	£41.50	£70.50	£75.50
31	£28.50	£46.50	£80.50	£85.50
Each Extra Week	£7.50	£14.50	£15.50	£15.50

Age 70-74

Trip Days	UK	Europe	World-wide Exc. USA*	World-wide Inc. USA
2	£19.00	£26.00		
4	£21.00	£28.00		
5	£22.00	£30.00	£67.00	£72.00
10	£26.00	£37.00	£82.00	£87.00
17	£28.00	£40.00	£92.00	£97.00
24	£30.00	£52.00	£102.00	£107.00
31	£32.00	£57.00	£122.00	£127.00
Each Extra Week	£9.50	£18.00	£19.50	£22.00

Age 80-89

Trip Days	UK	Europe	World-wide Exc. USA*	World-wide Inc. USA
2	£22.00	£29.00		
4	£24.00	£32.00		
5	£26.00	£35.00	£67.00	£72.00
10	£32.00	£42.00	£82.00	£87.00
17	£34.00	£47.00	£92.00	£97.00
24	£37.00	£52.00	£102.00	£107.00
31	£42.00	£57.00	£122.00	£127.00
Each Extra Week	£10.50	£22.00	£27.00	£27.00

Age 65-69

Trip Days	UK	Europe	World-wide Exc. USA*	World-wide Inc. USA
2	£18.00	£25.00		
4	£20.00	£27.00		
5	£21.00	£29.00	£66.00	£71.00
10	£25.00	£36.00	£81.00	£86.00
17	£27.00	£39.00	£91.00	£96.00
24	£29.00	£51.00	£101.00	£106.00
31	£31.00	£56.00	£121.00	£126.00
Each Extra Week	£8.50	£17.00	£18.50	£21.00

Age 75-79

Trip Days	UK	Europe	World-wide Exc. USA*	World-wide Inc. USA
2	£22.00	£29.00		
4	£24.00	£32.00		
5	£26.00	£35.00	£67.00	£72.00
10	£32.00	£42.00	£82.00	£87.00
17	£34.00	£47.00	£92.00	£97.00
24	£37.00	£52.00	£102.00	£107.00
31	£42.00	£57.00	£122.00	£127.00
Each Extra Week	£10.50	£22.00	£27.00	£27.00

single trip rates

All premiums quoted are inclusive of Insurance Premium Tax and a £5 Administration Fee.

* Worldwide excluding USA, also excludes travel to Canada and The Caribbean

All rates quoted are per person.
CHILDREN under 3 years old at departure travel FREE.
CHILDREN under 18 years old at departure HALF PRICE.

For Annual Multi-Trip Policies please call: 0845 618 9708

Age 19-64

	UK	Europe	World-wide Exc. USA*	World-wide Inc. USA
Single	£65.00	£75.00	£90.00	£105.00
Couple	£80.00	£95.00	£120.00	£140.00
Family	£85.00	£105.00	£125.00	£150.00

Age 65-69

	UK	Europe	World-wide Exc. USA*	World-wide Inc. USA
Single	£95.00	£110.00	£141.00	£165.00
Couple	£117.50	£140.00	£189.00	£221.00
Family	£125.00	£155.00	£197.00	£237.00

Age 70-75

	UK	Europe	World-wide Exc. USA*	World-wide Inc. USA
Single	£110.00	£127.50	£158.00	£185.00
Couple	£136.25	£162.50	£212.00	£248.00
Family	£145.00	£180.00	£221.00	£267.00

annual multi-trip rates

All premiums quote are inclusive of Insurance Premium Tax and a £5 Administration Fee.

* **Worldwide excluding USA, also excludes travel to Canada and The Caribbean**

Family Cover includes 2 Adults plus all dependant children up to 24 years.

Cover for Single Parents available.

For Annual Multi-Trip Policies please call 0845 618 9708

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the Insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy schedule and any endorsements that apply to your own policy, for full detail of your cover.

Main Features & Benefits			
Cover	Limit	Excess	Section
Medical Expenses (includes emergency assistance service)	£5,000,000	£50 per person (£100 per family)	1
UK Hospital Transfer and Additional Costs			
a) Hospital Transfer costs	£5,000		
b) Return Home Costs	£2,500	£50 per person (£100 per family)	2
c) Additional Costs	£500		
Cancellation or Curtailment	£5,000	£50 per person (£100 per family) reduced to £15 per person for loss of Deposit (£45 per family)	3
Personal Accident (Limited to £1,000 for persons aged under 16 years)	£25,000	NiL	4
Personal Baggage (not applicable if stated on policy certificate as excluded) (limit per single article, pair or set £400)	£2,000	£50 per person (£100 per family)	5
Personal Money (not applicable if stated on policy certificate as excluded)	£500	£50 per person (£100 per family)	6
Loss of passport	£400	£50 per person (£100 per family)	7
Personal Liability	£2,000,000	£50 per person	8
Delayed Baggage	£250	NiL	9
Travel Delay			
1. Compensation (£50 after 12 hours delay with £25 for each subsequent 12 hours delay up to Limit)	£300	NiL	10
2. Cancellation (if insured wants to cancel after 24 hours delay on initial outward leg of journey)	£5,000	NiL	10
Missed Departure	£1,000	£50 per person (£100 per family)	11
Hospitalisation/Unprovoked Assault/ Hijack and Kidnap benefit	£1,000	NiL	12
Catastrophe (£50 for each full period of 24 hours up to limit)	£500	NiL	13
Loss of Pet Documentation	£500	£50 per person	14
Seat Bumping	£200	NiL	15
Legal Expenses (underwritten by DAS)	£50,000	NiL	16
OPTIONAL WINTERSPORTS COVER (If additional wintersports extension premium paid and shown as included on your policy certificate)			
Ski Equipment (Limit £300 for hired Ski Equipment)	£500	£50 per person (£100 per family)	15
Ski Equipment Hire Charge	£250	NiL	16
Piste Closure (limited to trips between 15th November to 15th April, per day limit applies)	£250	NiL	17
Unused Ski pack	£250	NiL	18

Policy Summary

Significant Limitations, Conditions & Exclusions

Policy Section

For full details of these sections, please refer to the policy booklet – please also read in conjunction with General Exclusions section.

This insurance contains certain exclusions and conditions about the state of health of all Insured Persons covered by this insurance and their relatives, whose state of health effects a decision by you to cancel or curtail your journey.	Section 1 Medical & Other Expenses & Section 5 Cancellation & Curtailment.
If you are in any doubt as to whether you or any other persons are eligible for full cover please contact JLT – Medical Referrals Helpline on 0845 618 9708 selecting option 2 .	
Certain hazardous and sporting activities are excluded unless you elect to include them by selecting the appropriate extension to cover. If you are unsure whether the activity is considered hazardous by us, please contact JLT on 0845 618 9708 selecting option 1 .	Extension A, B and C
Your policy, unless specifically excluded by you and shown on your policy certificate, provides cover for your personal belongings, money and documents (after deduction of a suitable allowance for wear and tear and depreciation).	Section 7 Personal Money & Section 9 Personal Baggage.
The maximum excess payable by each Insured Person named in the policy certificate in respect of any one occurrence or incident resulting in a claim, will be limited to £50 irrespective of the number of Sections being claimed under.	Sections - 1,2,5,7,8,9,11 & 14

You will not receive advice or recommendation from TMEI, JLT Travel Insurance or DAS relating to this travel insurance policy. We may ask you some questions to narrow down the selection of cover options that we will provide details on. You will then need to make your own choice about how to proceed. This statement does not constitute advice or a personal recommendation of this holiday travel insurance.

Type of Insurance: Single Trip travel insurance, which provides you with cover for one specific trip, up to a maximum duration of 365 days if aged up to 69 years or 31 days if aged from 70 to 89 years. Annual Trip travel insurance available up to the age of 75.

Period of Cover: This policy starts from the date that the policy is taken out and will end on the date the trip ends or expiry of the policy which ever is earlier.

Your Right to cancel: If having examined your policy, you decide not to proceed, you have 14 days from the date you received your policy document to cancel this policy and receive a refund of premium providing you have not taken a trip, made a claim or intend making a claim. To do this you should contact JLT on **0845 618 9708 selecting option 1**. Any refund of premium given may be subject to a charge for any period that cover has been in force plus the £5 Administration Charge.

Reporting of Claims: Claims must be reported to Claims team on **+44 0845 618 9708 selecting option 3** as soon as practicable and in any event within 30 days.

Emergency Assistance whilst abroad: For emergency medical or travel expenses while on a trip, telephone **+44 (0) 1992 621500**

How to Complain: We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact JLT Travel Insurance, St Philips Point, Temple Row, Birmingham, B2 5AB. If after taking this action you are still unhappy with the response, please write to: Complaints Manager, Tokio Marine Europe Insurance Limited, 150 Leadenhall Street, London, EC3V 4TE. If your concern or issue cannot be settled you may seek assistance from: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Your insurance is provided by: With the exception of Section 4 - Legal Expenses, by Tokio Marine Europe Insurance Limited and governed by English Law. Tokio Marine Europe Insurance Limited, Registered in England and Wales No. 00989421, Registered Office: 150 Leadenhall Street, London, EC3V 4TE. www.tokiomarine.co.uk. Section 4 - Legal Expenses cover is provided by DAS Legal Expenses Insurance Company Limited Registered in England No 103274, Registered Office: DAS House, Quay Side, Temple Back, BS1 6NH. Both companies are Authorised and regulated by the Financial Services Authority.

Financial Services Compensation Scheme (FSCS): Tokio Marine Europe Insurance Ltd and DAS Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim and would provide cover for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 020 7892 7300.

