

Because you can be charged for a holiday you cancel.

Every year thousands of UK holidays are cancelled because someone falls ill or has an accident.

Your booking is a legally binding contract, which means if you cancel your holiday you may lose your deposit and could be faced with paying the whole balance. We strongly recommend you insure now to cover your bill.

With Guest First you can relax knowing that if you cannot go on holiday, even at the last minute, you won't have to pay for your accommodation, you won't have to pay a policy excess and will even get your deposit back. With Guest First we can also refund any travelling expenses you paid for in advance.

Why take the risk when you can protect your entire holiday from as little as £13.00 per booking? Complete the application form below, call **0845 90 80 101** or apply online at www.guestfirst.co.uk

Guest First Holiday Insurance

Covers you when you cancel or cut short your holiday due to:

- Death, injury, illness or redundancy
- Summons for jury service or as a court witness
- Your home becoming uninhabitable

Guest First also provides cover if you or any members of your party are unable to travel due to the death, severe accidental injury or serious illness of close relatives or business associates who are not travelling.

You'll also be safeguarded against public transport delays of twelve hours or more, due to a strike, industrial dispute, weather conditions or mechanical breakdown.

You will also have access to our 24-Hour Emergency Assistance Service if things go wrong whilst you are on holiday.

Holiday Cancellation Helpline

At any time, even if you are not covered by Guest First, you can call the Holiday Cancellation Helpline on 0845 90 80 101. We will provide you with advice, guidance and practical help if things go wrong.

Guest First Extra Care

Designed to help with those unexpected and unforeseen situations, Guest First Extra Care is included as a free of charge package and includes the following benefits:

- Unexpected travel and accommodation expenses up to £1000
- Pollution of beaches compensation £10.00 per day
- Motor breakdown benefit £20.00 per day
- Holiday accommodation becoming uninhabitable up to £200

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 opposite to find the cost of your insurance. For example, if two people are going on holiday and it costs £125 per person, the total holiday cost is £250, your premium is £16.00.

HOLIDAY COST	PREMIUM PER BOOKING (not per person)
Up to £200	£13.00
Up to £250	£16.00
Up to £300	£19.00
Up to £350	£21.00
Up to £400	£23.00
Up to £450	£25.00
Up to £500	£27.00
Up to £550	£29.00
Up to £600	£31.00
Up to £650	£33.00
Up to £700	£34.00
Up to £750	£35.00
Up to £800	£36.00
Up to £850	£37.00
Up to £900	£38.00
Up to £950	£39.00
Up to £1,000	£40.00
EACH EXTRA £100 - £2.00	

Guest First is only available to UK residents under 100 years of age. Maximum 12 people per policy.

guest  first

Premiums include Insurance Premium Tax @ 17.5%

For immediate cover, complete the application form and send it with your payment as soon as you have booked your holiday. Alternatively, apply online at www.guestfirst.co.uk or call 0845 90 80 101.

application form

PLEASE USE CAPITAL LETTERS

Valid for applications submitted before 31st January 2010 for holidays commencing on or before 31st December 2010

When are you going?

BAIC

Holiday dates, from _____ to _____

Where are you going?

Name and address of holiday establishment

Postcode

Attach an itinerary if more than one establishment.

Information about you

First Name _____

Surname _____

Date of Birth _____

Address _____

Postcode _____

Telephone _____

Email _____

Your policy documents will be sent by email if you provide an address.

Other members of your party

Name _____

Date of Birth _____

Name _____

Date of Birth _____

Name _____

Date of Birth _____

Name _____

Date of Birth _____

You may continue on another sheet of paper if necessary. If your party consists of more than 12 people, call us for group premiums.

SEE OVERLEAF FOR EASY WAYS TO PAY >>

payment details

PLEASE USE CAPITAL LETTERS

The TOTAL cost of holiday booked £

Payment by credit/debit card



Type of card (please tick)

Card number

Valid from Expiry date

Issue number if paying by Switch

Premium payable £

Payment by cheque (payable to Rothwell & Towler)

DECLARATION. I declare to the best of my knowledge and belief that the information given in this application is true and no material facts have been withheld. I have read the General Exclusions and have declared all pre-existing medical conditions. I understand that this application shall be the basis of the contract.

Applicant's Signature

Date

Rothwell & Towler

Rothwell & Towler. 66 High Street, Honiton, Devon EX14 1RT

Please detach this form and send it together with the correct premium, to Rothwell & Towler. DO NOT SEND TO YOUR HOLIDAY ESTABLISHMENT.

General Exclusions. What's not covered

Your Guest First holiday cancellation insurance excludes claims if they arise directly or indirectly from:

- (a) Any medical condition which has been suffered, or under investigation or review (routine or otherwise), or for which medication, advice or treatment has been received within the past 12 months (prior to the date your policy is issued or the date your trip is booked - whichever is later). This includes longstanding conditions, surgery (including any elective procedures), as well as injuries that may be exacerbated by the activity/trip you propose to undertake.
- (b) Holiday arrangements made or undertaken:
 - i) against the advice of a doctor
 - ii) for the purpose of obtaining medical treatment
 - iii) where a terminal prognosis has been given
- (c) Psychological or psychiatric disorders, insanity, anxiety, stress or depression.

Important: What else you should know...

Under no circumstances will you or any insured person be covered if you/they are travelling against the advice of a medical practitioner or have received a terminal prognosis at any time prior to this insurance being issued. **If you are in any doubt, you must give Rothwell & Towler a call on 0845 90 80 101.**

The cancellation cover commences from the date your premium is received and your policy is issued. The remaining covers apply for the period of the holiday but in any event not exceeding the period of cover for which your premium has been paid. Your Certificate of Insurance will cover everyone in your party for whom the premium has been paid.

This is only a summary of the insurance. Your Certificate of Insurance will have full details of the policy terms, conditions and exclusions, together with the complaints procedure and 14-day money back guarantee. A copy is available from Rothwell & Towler on request.

This insurance is arranged by Rothwell & Towler who are authorised and regulated by the Financial Services Authority.

If you require insurance for pre-existing medical conditions or would like a quote for annual multi-trip travel insurance to cover all your trips worldwide then please call our World First Sales Team on 0845 90 80 171.

BRITISH
Hospitality
ASSOCIATION

Rothwell & Towler are the
nominated supplier of holiday
insurance to the British
Hospitality Association.

Rothwell & Towler

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EMAIL info@rothwellandtowler.co.uk WEB www.guestfirst.co.uk

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UK Holiday Insurance

Because you can be charged
for a holiday you cancel
Insure now to cover your bill