

Data Protection Act

Allianz Insurance plc together with other companies within the Allianz SE group of companies ("Allianz") may use the personal and business details you have provided or which are supplied by third parties including any details of directors, officers, partners and employees (whose consent you must obtain) to:

- provide you with a quotation, deal with the associated administration of your policy and to handle claims;
- search credit reference, credit scoring and fraud agencies who may keep a record of the search;
- share with other insurance organisations to help offset risks, administer your policy, for statistical analysis, and to handle claims and prevent fraud;
- support the development of our business by including your details in customer surveys, for market research and business reviews which may be carried out by third parties acting on our behalf.

Allianz may need to collect and process data relating to individuals who may benefit from the policy ("Insured Persons"), which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk and/or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by Allianz and that this fact is made known to the Insured Persons.

If your policy provides Employers Liability cover information relating to your insurance policy will be provided to the Employers Liability Tracing Office (the "ELTO") and added to an electronic database, (the "Database") in a format set out by the Employer's Liability Insurance: Disclosure by Insurers Instrument 2010.

The Database assists individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK whilst working for employers carrying on, or who carried on, business in the UK and as a result are covered by the employers' liability insurance of their employers, (the "Claimants"):

- I. to identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- II. to identify the relevant employers' liability insurance policies.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

The Database will be managed by the ELTO and further information can be found on the ELTO website www.elto.org.uk

Telephone calls may be recorded for our mutual protection, training and monitoring purposes.

Under the Data Protection Act 1998 individuals are entitled to request a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager, Allianz Insurance plc, 57 Ladymead, Guildford, Surrey, GU1 1DB.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

By applying for and/or entering into this insurance policy you will be deemed to specifically consent to the use of your data and your insurance policy data in this way and for these purposes and that your directors, officers, partners, and employees have consented to our using their details in this way.

Detach along dotted line and send with your remittance for the premium and a stamped addressed envelope to

J. L. MORRIS (Insurance Brokers) LTD,
Manor House,
1 Macaulay Road,
Broadstone,
Dorset BH18 8AS

Period of Insurance

The policy commences at the time your Holiday Cancellation Insurance is arranged and ceases at the end of your holiday.

Right of Cancellation

You have the right to cancel this insurance within fourteen (14) days of the Policy commencing and receive a premium refund. If you wish to cancel please contact JL Morris (Insurance Brokers) Ltd at the address shown below. If you do not cancel within this period no premium will be refunded.

Complaints

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager
Allianz Insurance plc,
57 Ladymead,
Guildford, Surrey,
GU1 1DB.
Alternatively phone: 01483 552438
Email: accsm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure will be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Financial Services Compensation Scheme

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Making a Claim

All claims or incidents likely to give rise to a claim must be reported to:

JL Morris (Insurance Brokers) Ltd, Manor House,
1 Macaulay Road, Broadstone, Dorset BH18 8AS,
Tel (01202) 642840 Fax (01202) 658815

who will provide the claim form you need to complete.

UNDERWRITTEN BY

Allianz 

This policy is underwritten by Allianz Insurance plc and arranged by JL Morris (Insurance Brokers) Ltd.
Allianz Insurance plc. Registered in England number 84638.
Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.
Allianz Insurance plc is a member of the Association of British Insurers.
Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.
JL Morris (Insurance Brokers) Ltd. Registered in England No. 1012552. Consumer Credit Licence No. 052347.
Registered office: Manor House, 1 Macaulay Road, Broadstone, BH18 8AS
Authorised and Regulated by the Financial Conduct Authority. Firm Register Number 306499.

Protect yourself
against
cancellation
costs

SELF CATERING HOLIDAY CANCELLATION INSURANCE (INCLUDING POLICY OVERVIEW)

Valid for holidays
booked before
31st December 2014
for holidays taken by
31st December 2015

NO EXCESS • NO AGE LIMIT
NO PRE-EXISTING MEDICAL
CONDITION EXCLUSION

Includes
LOSS OF AMENITY
ADVERSE WEATHER

Specially arranged by:

 **J. L. MORRIS (Insurance Brokers) LTD**
Manor House, 1 Macaulay Road, Broadstone, Dorset BH18 8AS. Tel (01202) 642840

www.jlmorris.co.uk

Holiday Cancellation Insurance

Specialy arranged in conjunction with

- Association of Scotland's Self-Caterers
- English Association of Self-Catering Operators
- The Wales Association of Self-Catering Operators
- Northern Ireland Self Catering Holiday Association



When you have booked your holiday, a legal contract has been made. If you cannot go on holiday and the accommodation cannot be re-let, you may forfeit any deposit you have paid or be liable to pay for the whole part of any outstanding balance of the cost of the holiday accommodation you have booked.

How to obtain the cover

1. Complete the application form opposite.
2. Sign and date the Declaration on the back page.
3. Detach the form and send it with your remittance for the premium and a stamped addressed envelope to:
**J. L. MORRIS (Insurance Brokers) LTD,
Manor House, 1 Macaulay Road, Broadstone,
Dorset BH18 8AS**
4. They will issue the policy documents and return them to you.

N.B. All remittances should be made payable to
J. L. MORRIS (Insurance Brokers) LIMITED.

PREMIUMS VALID FOR HOLIDAYS BOOKED BEFORE 31ST DEC 2014

Total cost of the holiday to include all members of the party

Total Cost of Booking	Up to	Premium includes Insurance Premium Tax of	Total Premium
Minimum	£100	£2.83	£17.00
£101	£150	£3.83	£23.00
£151	£200	£4.50	£27.00
£201	£250	£5.33	£32.00
£251	£300	£5.83	£35.00
£301	£350	£6.67	£40.00
£351	£400	£7.17	£43.00
£401	£450	£7.83	£47.00
£451	£500	£8.50	£51.00
£501	£550	£9.00	£54.00
£551	£600	£10.33	£62.00
£601	£650	£10.67	£64.00
£651	£700	£11.50	£69.00
£701	£800	£12.33	£74.00
£801	£900	£14.83	£89.00
£901	£1,000	£16.33	£98.00

Plus for each additional £100 in excess of £1,000 add £6.00 (which includes £1.00 Insurance Premium Tax)
In excess of £5,000 cost of booking refer to JL Morris for a quotation.

DEMANDS AND NEEDS STATEMENT

This product meets the demands and needs of those who wish to ensure they have covered the cost of accommodation booked and public transport costs in the event of the holiday being cancelled and curtailed.

Status Disclosure by J L Morris (Insurance Brokers) Ltd

Reference to We, Our or Us in this Status Disclosure Section refers to J. L. Morris (Insurance Brokers) Ltd.

We are authorised and regulated by the Financial Conduct Authority (Registration Number 306499).

We have arranged this insurance with a single insurer, Allianz Insurance plc.

We have not provided advice in relation to this insurance. We have not made a recommendation to purchase this insurance.

If you have a complaint about Us please write to David Morris at the above address. We will acknowledge your complaint within three working days and will give you a response at that time if We can. If it will take longer to deal with your complaint We will advise you when you can expect to receive a fuller response. If We are unable to resolve the problem within eight weeks We will provide you with information about the Financial Ombudsman Service.

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if We are unable to meet Our liabilities.

POLICY OVERVIEW – HOLIDAY CANCELLATION INSURANCE POLICY

This overview of cover provides a guide to the cover provided under the policy by setting out the significant features, benefits, limitations and exclusions. It is only a summary of the cover and does not contain the full terms and conditions which can be found in the policy document, a copy of which you are entitled to on request.

Insurance Provider

The policy is underwritten by Allianz Insurance plc.

This Policy covers the cost of accommodation booked & transport costs in the event of the holiday being cancelled or curtailed

Significant Features & Benefits	Significant Exclusions or Limitations
No excess	Disinclination to travel
No age limit	Failure of public or private transport services, other than due to strikes, riots, or civil commotion
No pre-existing medical condition exclusion	Suicide, attempted suicide, the influence of alcohol or the effect of drugs
Death accidental bodily injury or illness of Insured person, person with whom he/she has arranged to travel or meet at the specified holiday establishment or any close relative or business associate of the Insured Person	Booking a holiday against the advice of a qualified medical practitioner
Unemployment through redundancy	Redundancy known about prior to the date of booking the holiday
Inability of the Insured Person to reach the specified holiday establishment due to adverse weather	Persons resident outside of the United Kingdom, Channel Islands or the Isle of Man
Excessive noise, loss of substantial visual amenity or significant nuisance	Events lasting less than 24 hours, known about at the time of booking, caused by the accommodation provider

Refer to the policy wording for full details of cover and the policy conditions and policy exclusions.



Office use only

Cert. JLM/

Inception date _____

Application Form

Your name _____

Your address _____

Inclusive dates of holiday _____

Name & address of Holiday Establishment _____

Names of Insured Persons (All members of the party):

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

Sum Insured £ _____

Premium enclosed £ _____ (inclusive of 20% IPT)

NB

- Please make premiums payable to JL Morris (Insurance Brokers) Ltd.
- Please sign the declaration below.

Declaration

I declare to the best of my knowledge that I am not aware of any reason why the holiday should be cancelled and agree that this application form shall be the basis of the contract of insurance.

I also declare that the insured persons are not taking this holiday against the advice of any medical practitioner.

I have read the Data Protection Act statement overleaf and consent to data being used for the purposes specified.

N.B. All material facts should be declared. Material facts are those which an Insurer would regard as likely to influence the assessment and acceptance of the proposal. If you are in any doubt about any of the facts, please declare them, as failure to do so may invalidate your cover.

Signed

Date

