

PERSONAL SAFETY AND INSURANCE

INSURANCE (please make sure that your parents see this!)

You are responsible for insuring your instrument. Most instrument policies cover travel to Europe but check if you're in any doubt.

Insurance cover is included in the cost of the tour. However, there are limits on what can be recovered, the key ones being:

Medical emergencies

Hospital treatment, including surgery, repatriation costs AND medicines are covered.

Please note that, if you are 16 or over, **the policy may not cover recurring or pre-existing medical conditions, including asthma, heart problems, diabetes or any problem which has been treated in hospital or referred to a specialist in the last 2 years** (see Note 1 at the bottom of the first page of the policy). A pre-existing condition is defined as "any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control." **If you think this might apply to you, your parents should ring the insurance company on 08456 582999, quoting Equity Tours, to discuss whether or not you will be covered for that particular condition.** Please keep Margaret Chadwick informed of any dialogue you have with the insurance company.

Personal possessions

- Maximum insured sum for all possessions is £1500 (£1000 if you are 16 or under)
- Maximum claimable for any single item £200
- Maximum claimable for all valuables £200 (£100 if you are 16 or under)
- Valuables left unattended are not covered unless left *out of sight* in your locked hotel room
- Valuables left in an unattended coach (except in the luggage compartment) are not covered

Money

Cover for lost or stolen cash is up to £250 if over 16 and up to £150 if 16 or under
There is an excess of £60 on each claim

The policy also provides cover for journey delays, personal accident benefit, personal liability, and unavoidable cancellation.

The advice that we offer is therefore:

- Keep a list of the valuable items you take with you, including make and model, and leave it with your parents. If you need to claim you will need to say exactly what you have lost!
- Only take items you REALLY want to take
- If you intend to take items which are worth more than £200 (£100 if under 16), please take out additional insurance to cover them.

PERSONAL SAFETY

In any busy city there will be pickpockets. While Antwerp and Bruges are generally very safe for tourists, it is sensible to be aware of the risks and take precautions:

- Carry your money and credit cards in a safe, preferably hidden pocket of a bag
- Take a bag which is not easily opened
- Keep details of your card numbers (in a different place to your card - also leave a copy with parents)
- Make sure you know what number to ring if a card is stolen
- Never put your bag, mobile phone or camera down in open view in a café
- Don't carry around more money than you need - you will have regular access to cash machines.
- If you do have anything stolen don't panic - ring a member of staff right away