**Client Name: Dunwood Travel**

**Address**: Peartree Lane, Dudley, West Midlands, DY2 0DY

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| ***Demands and Needs Statement***  **Travel Insurance**  This travel insurance policywill suit the Demands and Needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the policyterms and who wish to insure themselves against the unforeseen circumstances/events relating to or occurring during the trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; full details of which may be found in your policy booklet. If you do not have one of these, please ask for a copy to aid you in making your informed buying decision. |

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| ***Important Information***  You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.  ***You must take reasonable care not to make a misrepresentation to the insurer. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.***  All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for travel our policy may NOT be applicable for you if:   * You are over the maximum specified age at the time of your trip * You have pre-existing medical conditions   Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.  If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy.  If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.  Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against ‘all travel’. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone 020 7008 0232 or 0233 or visit their website at [**www.fco.gov.uk**](http://www.fco.gov.uk)).  It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard. |

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| I have read the above information and confirm that I have been provided with a copy of this document together with all relevant policy documentation to enable me to make an individual informed buying decision based on my own personal circumstances and the merits of the policy. This buying decision was my own and I did not receive a personal recommendation or advice from Dunwood Travel.  **Please keep this page with your insurance policy documents.**  If you are intending to purchase an insurance product you confirm that you did not receive any recommendation or advice from us regarding the suitability of the product for your circumstances; that you have received the documentation below and had the opportunity to review and question any items that may be unclear to you and that you have made an individual informed buying decision based on your own personal circumstances and the merits of the policy:   * This document (status disclosure) * A product summary document, policy booklet or similar, detailing policy terms, conditions, exclusion and your cancellation rights * Price information including all applicable taxes and where applicable interest payments   If you have not had access to these documents please ask a member of staff who will be happy to assist. |