

Travel Plus

'Added value' travel insurance



Single Trip & Annual Multi-trip Travel Insurance

Travel Plus provides 'added value' travel insurance giving you peace of mind, flexibility and great cover

Peace of mind

Key features:

Annual Multi-trip 'Premier Plus'

For those looking for the highest levels of protection, Premier Plus offers high net worth cover including £10,000 for cancellation and £3,000 for baggage.

Travel consumer disputes

Provides up to £25,000 for professional fees to pursue a compensation claim against your tour operator, travel agent, pre-booked car hire company, travel or accommodation provider.

End supplier failure

Should your holiday or trip have to be cancelled due to the financial failure of your travel or accommodation provider, cover is provided up to £5,000 (£2,500 with Premier) and up to £1,500 for any losses that are not directly associated with the incident - such as car hire & hotel costs.

Journey disruption inc. airspace closure

Provides cover for cancellation up to £5,000 or additional expenses up to £1,000 if your trip is disrupted by a natural disaster such as a volcanic eruption or if the Foreign & Commonwealth Office (FCO) advises against travel.

Emergency cattery/kennel costs

Cover for emergency boarding expenses for your cat or dog up to £500 if your return home is delayed because of your illness or injury.

Eligibility

Travel Plus is available to residents of, and who are registered with a medical practitioner in the UK or the Isle of Man or a British member of Her Majesty's Armed Forces stationed overseas.

Existing medical conditions

We can cover existing medical conditions. See page 2 for medical screening questions to find out whether you need to call our Medical Screening Service. An additional premium may apply.

24 hour medical emergency assistance

Experienced multi-lingual coordinators and medical specialists are available 24 hours a day, 365 days a year. They will guarantee your medical costs where required, liaise with the treating doctor and arrange repatriation if medically necessary.

Additional 'Cruise' cover

Included FREE on Annual Multi-trip, premium required for Single Trip. Provides cover for missed embarkation following delay in travel, cancellation of a scheduled port visit following a change in cruise itinerary due to adverse weather or a change in timetable, cabin confinement following your illness and the hire or purchase of formal attire should your baggage be delayed.

Additional 'Business' cover

Additional premium required. Provides cover whilst travelling for your business or occupation. Includes hire or purchase of business equipment should yours be lost, stolen or delayed and replacement staff cover in the event of your illness.

Wide range of activities included FREE

Over 100 activities are automatically covered - see Activity Pack 1 in the Insurance Policy. Other activities may be covered by paying an additional premium.

Please note: Cover is provided when participating on an amateur basis and your usual treating G.P. is happy for you to do so.

Consular assist cover

Provides emergency assistance in situations such as your passport being stolen, or if a member of your family at home becomes ill.

Consular Assist gives you the reassurance of knowing that even when you're miles from home, you're only moments from help.

Providing you with advice and support from Embassy-trained staff 24 hours a day, 365 days a year.

Excesses

Unlike many travel insurance policies we only deduct one excess per person for each incident or occurrence, rather than applying an excess for each section of cover.

You can opt to delete the excesses by paying the Excess Waiver premium and the excess would be reduced to Nil in the event of a claim.

Note: any excess imposed by us following your call to our Medical Screening Service will still apply.

First class claims service

A quality claims service is a must. We aim to settle straight forward claims within 5 working days.

Wide-ranging cover

This is a summary of the **main cover limits only** for each insured person.

Full terms and conditions can be found in the Insurance Policy, a copy of which is available on request or via www.pjhayman.com

SECTION & COVER	Premier (Single Trip & Annual Multi-trip)		Premier Plus (Annual Multi-trip only)	
	Limit per person (up to)	Excess per person	Limit per person (up to)	Excess per person
1. Cancellation or Curtailment/Loss of Holiday	£5,000	£75	£10,000	£50
2. End supplier failure	£2,500	Nil	£5,000	Nil
3. Emergency medical and other expenses	£10,000,000	£75	£10,000,000	£50
4. Hospital inconvenience benefit	£500 (£25 per day)	Nil	£2,000 (£100 per day)	Nil
5. Personal accident - Death - Loss of limb(s) / sight or total disablement	£10,000 £15,000	Nil	£30,000 £30,000	Nil
6. Baggage (single article & valuables limits apply) - Loss of passport - Baggage delay (over 8 hours)	£2,000 £300 £150	£75	£3,000 £500 £500	£50
7. Personal money & documents (cash limit)	£750 (£350)	£75	£1,500 (£750)	£50
8. Personal liability	£2,000,000	£250	£2,000,000	£250
9. Journey disruption inc. airspace closure	£5,000	Nil	£5,000	Nil
10. Delayed departure (after 10 hours delay) or Trip cancellation (after 10 hours delay)	£100 (£25 each 10 hours delay) £5,000	Nil £75	£500 (£100 each 10 hours delay) £10,000	Nil £50
11. Missed departure / Missed connection	£750	Nil	£1,500	Nil
12. Travel risks - Hijack/Kidnap - Mugging - Catastrophe	£2,500 (£100 per day) £250 £750	Nil	£10,000 (£500 per day) £1,000 £1,500	Nil
13. Legal expenses	£25,000 (£50,000 max)	Nil	£50,000 (£100,000 max)	Nil
Winter Sports cover under Single Trip is only in force if shown on your Policy Schedule and the appropriate additional premium has been paid. Annual Multi-trip automatically includes 21 days Winter Sports cover (Premier) or 45 days (Premier Plus) during the policy period.				
14. Winter sports - Ski equipment (single article limits apply) - Loss of ski pack - Piste closure (not UK)	£500 £250 £250 (£25 per day)	£75	£1,000 £500 £500 (£50 per day)	£50 Nil Nil
15. Travel consumer dispute	£25,000	£35	£25,000	£35
16. Consular assist cover	Insured Incident	Nil	Insured Incident	Nil
Cruise or Business cover under Single Trip and Business cover under Annual Multi-trip are only in force if shown on your Policy Schedule and the appropriate additional premium has been paid. Cruise cover under Annual Multi-trip is automatically included.				
17. Cruise - Missed embarkation cover - Formal cruise attire - Cruise itinerary changes - Additional medical - ship to shore repat	£750 £1,500 £500 (£50 per missed port) £100,000	Nil £75 Nil £75	£1,500 £2,500 £1,000 (£100 per missed port) £100,000	Nil £50 Nil £50
18. Business - Business equipment (single article limits apply) - Business samples - Business money - Replacement business colleague	£2,000 £1,000 £1,000 £1,000	£75 £75 £75 £75	£2,000 £1,000 £1,000 £1,000	£50 £50 £50 £50

Flexibility

Levels of cover

Travel Plus offers **Premier** on both Single Trip & Annual Multi-trip and **Premier Plus** on Annual Multi-trip only, the latter providing very wide cover indeed.

Age limits (Single Trip)

The Single Trip policy is available to people aged 89 years or under at the start of your policy.

Trip limits (Single Trip)

The maximum duration of any single trip is 94 days (31 days if you are aged 75 years and over).

Winter Sports cover (Single Trip)

You can include winter sports for an additional premium.

Annual Multi-trip limits and FREE Winter Sports cover

Annual Multi-trip cover level	Age limit at the start date of policy	Maximum duration of any one trip	Number of days Winter Sports cover during the policy period
Premier	79 years	35 days	Maximum of 21 days
Premier Plus	79 years	60 days*	Maximum of 45 days

* reduced to 35 days if you are aged 70 years and over at the start date of your policy.

Winter Sports

- If you intend to participate in any winter sports activity you must ensure that:
 - your usual treating G.P. is happy for you to do so;
 - you follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment.
- The following activities are covered if winter sports cover is shown on your policy schedule:
 - Skiing/ski boarding/snowboarding in recognised areas including off-piste when accompanied by a guide or instructor (if off-piste within the ski area boundaries of a recognised ski resort that is patrolled then it is not a requirement to be accompanied by a guide or instructor) and at all times provided you are not skiing/ski boarding/snowboarding against local recommendations or where avalanche warnings have been given. Big-foot skiing, crosscountry skiing, glacier walking, ice skating, mono-skiing, sledging/sleigh riding (pulled by horse or reindeer as a passenger), snow blading and tobogganing/sledging.
 - Biathlon, husky dog sledging (organised, non-competitive and with experienced local driver), ice windsurfing*, kick sledging, ski biking, ski-dooing, ski run walking, snow biking, snow bobbing, snow go karting*, snow mobiling*, snow scooting, snow shoe walking, snow tubing, telemarking, winter walking (using crampons and ice picks only, up to an altitude of 3,000 metres).

Note: cover for Personal Liability (section 8) is excluded for those sports and activities marked with a *

- There is no cover for the following activities:

Off-piste skiing/ski boarding/snowboarding without a guide or instructor (other than off-piste when within the ski area boundaries of a recognised ski resort that is patrolled), skiing/ski boarding/snowboarding against local recommendations or where avalanche warnings have been given, ski stunting, free-style skiing, bob sleigh, ice hockey, bobbing, heli-skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, skiing-nordic, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons or any racing (including downhill racing and slalom racing) other than where arranged by ski schools for their pupils.

Other winter sports activities can be covered. An additional premium may apply. Please contact your Broker/Agent or P J Hayman & Company Limited on **02392 419 050**. If you are a direct customer, please call **02392 419 070**.

Family friendly - children go free

Children must be aged under 18 years at the date of purchasing the policy (or under 23 years if still in full time education and normally resident with an insured adult).

- With a Single Trip policy, children will be covered **free of charge** provided they are travelling with a related insured adult.
- With Annual Multi-trip cover, children may also **travel independently** – ideal for school trips.

Last minute

If you are travelling within 14 days there is a 5% discount on Single Trip cover.

One-way trips

Cover for one-way trips is available under Single Trip subject to a 25% premium increase and a maximum trip duration of 31 days. Note: cover will cease 48 hours after you leave immigration control in your final destination country.

All details shown in this leaflet are correct at the time of going to print but are subject to change without notice.

Important conditions relating to your health

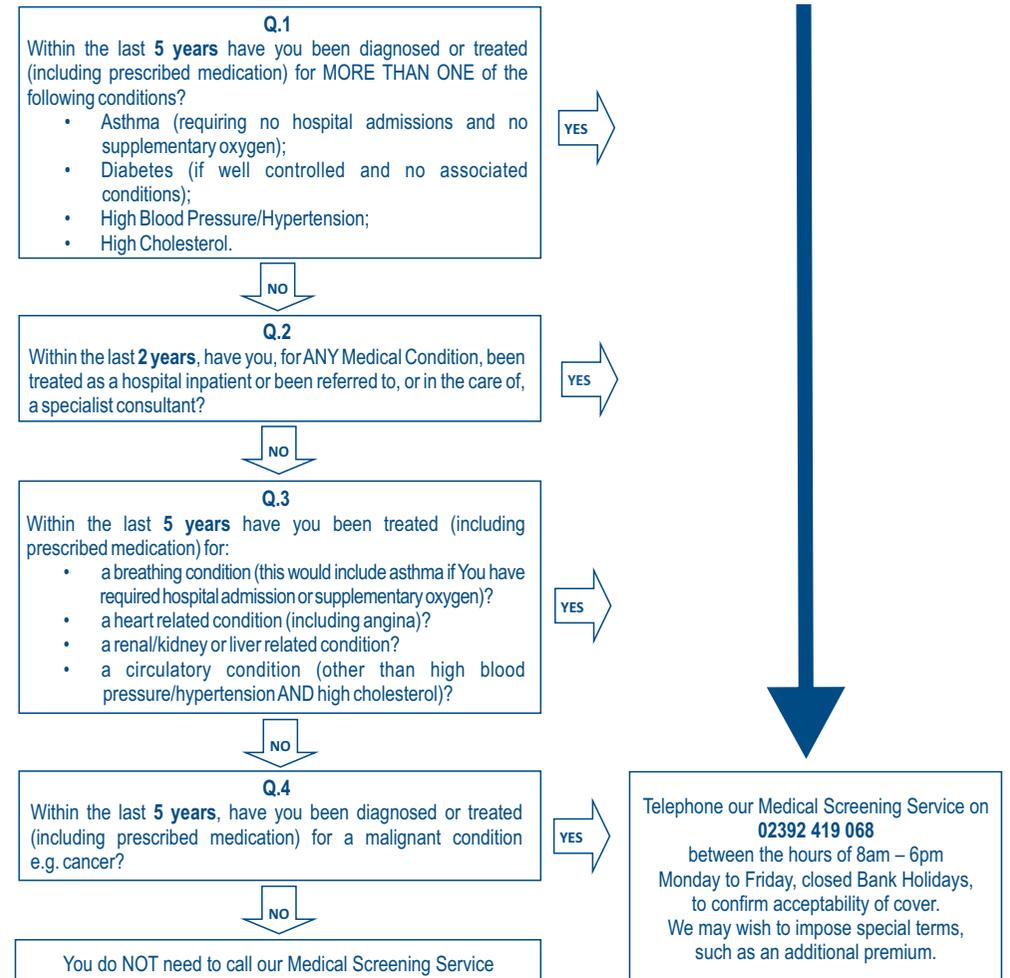
To ensure that you have the full protection of Travel Plus, please read the following:

You will not be covered under Cancellation or Curtailment/Loss of holiday, Emergency medical & other expenses, Hospital inconvenience benefit and Personal accident if you:

- are not fit to travel
- are on a waiting list or are awaiting investigations, test results or inpatient hospital treatment
- have received a terminal prognosis
- have knowledge of the need for surgery, inpatient treatment or investigations
- are travelling specifically for surgery or treatment
- are aware of a medical condition but have not received a diagnosis
- are travelling against any health requirements stipulated by your transport provider

Medical Screening Questions

If you answer **YES** to any of the questions below, please call our Medical Screening Service as shown
Important - not applicable to trips within your home country



Note: if you are answering the medical questions on behalf of someone else, you must make sure that you have all of the required information to answer the medical questions fully and accurately. If you are not sure of any of the information you are giving us or do not know the answer, you must check with the treating G.P.