

# Travel Insurance

## Insurance Product Information Document

# Travel Plus

**Company:** This insurance is administered by P J Hayman & Company Limited and regulated by the Financial Conduct Authority, FRN 497103. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965.

**Insurers:** This insurance is underwritten by Chaucer Syndicates Limited. Chaucer Syndicates Limited are authorised and regulated by the Financial Conduct Authority and registered in England and Wales No. 184915, Financial Services Register Number 204915. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AD. The exception to this is Gadget Cover which is underwritten by Inter Partner Assistance S.A. UK Branch and End Supplier Failure Insurance which is underwritten by Liberty Mutual Insurance Europe SE. Full details can be found in your insurance policy.

**Product: Single Trip and Annual Multi-trip Travel Insurance - Travel Plus Premier Plus Cover for residents of the United Kingdom, Channel Islands, Isle of Man or BFPO**

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy terms and conditions. Full details of the specific circumstances of coverage can be found within the policy wording. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

**What is this type of insurance?** Single Trip and Annual Multi-trip Travel Insurance



### What is insured?

✓ Emergency medical & other expenses up to	£10,000,000
✓ Hospital benefit up to	£2,000
✓ Personal accident up to	£30,000
✓ Baggage up to	£3,000
✓ Cancellation & Curtailment up to	£10,000
✓ Delayed departure up to	£500
✓ Trip abandonment up to	£10,000
✓ Missed departure/Missed connection up to	£1,500
✓ Passport, documents or driving licence up to	£500
✓ Personal money up to	£1,500 (cash limit £750)
✓ Personal liability up to	£2,000,000
✓ Legal expenses up to	£50,000 (policy max £100,000)
✓ Baggage delay up to	£500
✓ Travel risks:	
• Hijack/kidnap up to	£10,000
• Mugging up to	£1,000
• Catastrophe up to	£1,500
✓ Extended journey disruption up to	£5,000
✓ End supplier failure insurance up to	£2,500
✓ Winter sports cover (Annual Multi-trip policy) up to	£1,000
✓ Cruise cover (Annual Multi-trip policy) up to	£100,000
✓ Gadget cover up to	£1,500

You can add the following optional covers - subject to an extra premium being paid:

Winter sports cover (Single Trip policy) up to	£1,000
Cruise cover (Single Trip policy) up to	£100,000
Business cover up to	£2,000



### What is not insured?

- ✗ Your travel to a specific country or to an area where, prior to your trip commencing, the FCDO have advised against all (or all but essential) travel. This exclusion does not apply where your destination is within 'Europe 1' or 'Europe 2' (see the definition of 'Geographical Area' in the policy wording) and where the FCDO have advised against all (or all but essential) travel solely due to the Coronavirus risk.
- ✗ Any claim directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus.
- ✗ Any claims if anyone was showing symptoms of, or had been diagnosed with, Coronavirus when this policy was purchased.
- ✗ Any claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus. However, this exclusion shall not apply to Section 1 Emergency medical assistance & expenses and Section 4 Cancellation & cutting short a trip, provided that you have received the recommended number of doses of an approved Coronavirus vaccine 14 days prior to your trip commencing. This vaccination requirement shall not apply where you were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.
- ✗ Any claims arising directly or indirectly from Coronavirus under Section 4 (Cancellation), if you do not have an official positive test result confirming your diagnosis within 14 days of your trip departure date, or you have not been admitted to hospital due to testing positive for Coronavirus since you purchased your policy.
- ✗ Any claims arising directly or indirectly from Coronavirus under Section 4 (Cutting short a trip), if you do not have an official positive test result confirming your diagnosis.
- ✗ The policy excess as shown where applicable.
- ✗ All claims arising from existing medical conditions unless declared to and accepted in writing by us.
- ✗ Your use of drugs, you having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency, alcohol withdrawal, or your excessive alcohol consumption.
- ✗ There is no cover for private medical treatment, private hospital costs or other related expenses unless agreed by the Emergency Medical Assistance Service.
- ✗ Loss, theft or damage to valuables, electronic/other equipment, gadgets, money or passports left unattended at any time, unless deposited in a locked safety deposit box.
- ✗ Any trip involving cargo or container ship travel.
- ✗ Any loss covered under any other policy, guarantee or that is protected under Section 75 Consumer Credit Act or by any card issuer.
- ✗ Financial failure where the prospect of such failure was widely known by the public or insured person prior to applying for this policy.



### Are there any restrictions on cover?

- ! You must be a permanent resident in the United Kingdom (including Channel Islands, Isle of Man or BFPO) at the time of buying this policy.
- ! You must have your main home in the UK and have lived in the UK for at least 6 months or hold a valid British residency permit or visa or are a British member of Her Majesty's Armed Forces stationed overseas at the time of buying this policy.
- ! You have been in the United Kingdom for a minimum of 6 months in the year prior to purchasing your insurance policy.
- ! You must be registered with a UK medical practitioner.
- ! You must be liable to pay taxes in England, Scotland, Wales or Northern Ireland.
- ! You must have a UK National Insurance number (where aged 16 years of age or older) unless you are permanently resident in the Channel Islands or Isle of Man.
- ! You are not travelling against medical advice or with the intention of receiving medical treatment abroad.
- ! You must be in your home area at the time of purchasing this policy. You must not have already started your trip. Any trip that has begun when you purchase this insurance will not be covered.
- ! Your trip must start and end in your country of residence, either the UK, Channel Islands or Isle of Man.



## Where am I covered?

**IMPORTANT:** this will be shown on your policy schedule. You will not be covered if you travel outside the area you have chosen. The following options are available to you, please contact us if you wish to discuss further.

- **Europe 1** (other than Europe 2 countries as listed below) including: Austria, Azores, Belarus, Belgium, Bulgaria, Channel Islands, Corsica, Croatia, Czech Republic, Denmark (and the Faroe Islands), Estonia, Finland, France, Germany, Gibraltar, Hungary, Iceland, Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Serbia, Sicily, Slovakia, Slovenia, Sweden, Ukraine, United Kingdom.
- **Europe 2** including: Europe 1 shown above and Andorra, Cyprus, Greece, Morocco, Spain including the Balearic and the Canary Islands, Switzerland, Tunisia, Turkey.
- **Australia & New Zealand** including: up to 48 hours stopover in a country within a Worldwide area.
- **Worldwide** including: Egypt & Israel (but excluding Canada, Caribbean, USA, Afghanistan, Liberia and Sudan).
- **Worldwide** including: Canada, Caribbean, USA (but excluding Afghanistan, Liberia and Sudan).

**Where Annual Multi-trip cover is purchased:** Europe 1 & Europe 2 will be shown as Europe. Australia & New Zealand will be included within Worldwide areas including Egypt & Israel but excluding Canada, Caribbean, USA, Afghanistan, Liberia and Sudan.

**Please note:** This insurance policy will not cover you to travel to a specific country or to an area where, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where your destination is within Europe 1 or Europe 2 (see above) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the Coronavirus risk. It is your responsibility to check the latest advice from the FCDO prior to commencing your trip, which you can find at: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance. If your health or your ongoing medication changes between the date your policy was purchased and the date of travel, you must contact us and we will advise you what cover we are able to provide, after the date of diagnosis.
- Please ensure you read the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to travel insurance cover we are arranging for you. If you are in any doubt as to whether information is relevant you should contact us.
- It is vital that you answer questions about your health honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in insurers declining any claim that may arise.
- We reserve the right to charge an additional premium, amend the policy terms, or decline cover if we feel the information you give us changes our assessment of the risk involved.



## When and how do I pay?

You must pay your premium before the policy can be issued.

The premium can be paid using one of the payment options given to you at the time of purchase of your policy.



## When does the cover start and end?

### For Single Trip policies

You have immediate cover for Cancellation and End Supplier Failure Insurance as soon as you purchase your policy. All other cover applies when you leave your home on the trip start date. All cover ceases on return to your home following your trip.

The start and end dates of your trip will be shown on your policy schedule.

### For Annual Multi-trip policies

All cover including Cancellation cover and End Supplier Failure Insurance starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown on your policy schedule.



## How do I cancel the Contract?

**Important - Applicable to all policies:** we will not refund the premium if you have travelled on the policy, or if you have made or if you intend to make a claim, or an incident has occurred which is likely to give rise to a claim.

To cancel your policy, please contact P J Hayman & Company Ltd on: 023 9241 9006 or email: [Direct.sales@pjhayman.com](mailto:Direct.sales@pjhayman.com)

Alternatively, you can write to: P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX

### 1. If you wish to cancel the policy within the 14-day cooling off period

If you decide this cover is not suitable for you and you want to cancel your policy you must contact P J Hayman & Company Ltd within 14 days of buying the policy or the date you receive your policy documents. Any premium already paid will be refunded to you in full.

### 2. If you wish to cancel the policy outside the 14-day cooling off period

#### a. For Single Trip policies:

If you cancel the policy at any time after the 14-day cooling off period, you will be entitled to a refund of the premium paid, subject to a deduction of 30% for the Cancellation cover you have received.

#### b. For Annual Multi-trip policies:

If cover has started, you will be entitled to a pro-rata refund of premium, in accordance with the amounts shown below.

Period of Cover	Refund Due
If cover has not started	100%
Up to two (2) months	60%
Up to three (3) months	50%
Up to four (4) months	40%
Up to five (5) months	30%
Up to six (6) months	25%
Six (6) months or over	No refund

### 3. Our right to cancel the policy

We reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.