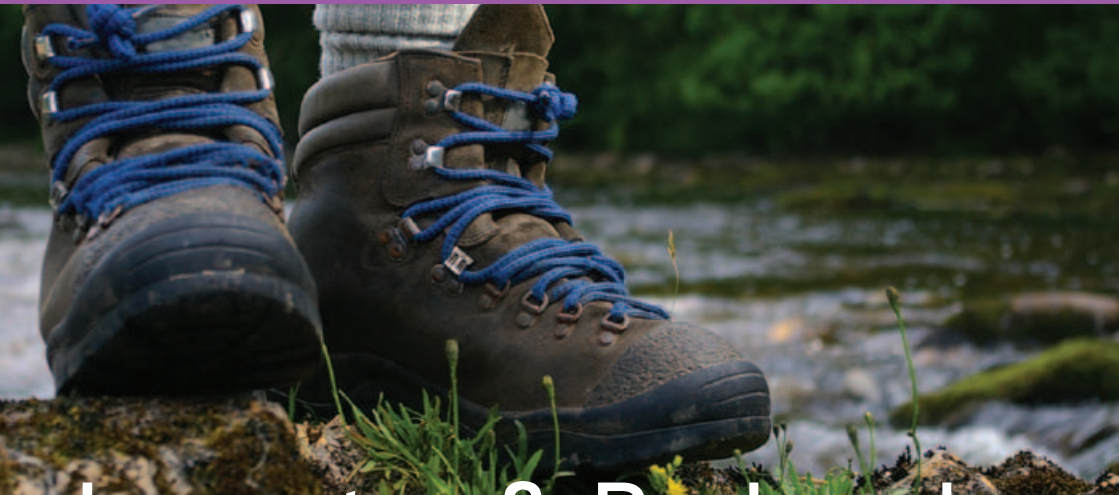




Extended Stay Travel Insurance



Longstay & Backpacker

Insurance Policy



2011

Important Telephone Numbers

P J Hayman & Company Limited

Customer Service - (Sales/General Enquiries)

08452 303 526

(08452 300 631 if a Direct Client)

Travel Claims Facilities - (Claims Enquiries)

08453 707 133

Travellers HealthCheck - Medical Screening

08456 582 999

Travellers HealthCheck - Change to medical condition

08451 300 340

24-hour Emergency Medical Assistance

+44 (0) 845 260 3 260

Legal Advice Helpline

01612 283 851

**Please read this policy
and carry it with you
during your trip**

Contents

	Page number
Summary of Cover	3-4
Policy Information (Pre-Travel)	4
Disclosure of Pre-Existing Medical Conditions	5
Definition of Words	5-6
Geographical Areas/Conditions Applying	6
Policy Excesses	7
Your Pre-Travel Policy Cover	7-8
How Your Policy Works (Travel Insurance)	8
Definition of Words	8-9
Geographical Areas	9
Policy Conditions	9-10
Policy Excesses	11
Exclusions Applying to All Sections	11
Your Travel Policy Cover	11-16
How to Obtain Emergency Medical Assistance	17
Where to Obtain a Claim Form	17
Your Right to Complain / Appeals Procedure	17
Activities List	18
Regulatory Information	19

Longstay & Backpacker Travel Insurance

Master Policy No's. LSSPJ 40019A&B

This cover is for residents of the United Kingdom and the Channel Islands only
For policies issued from 1st January 2011 to 31st December 2011 with travel commencing before 30th April 2012.

Arranged by: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

Underwritten by: Union Reiseversicherung AG. UK Branch.

Pre-Travel Policy

Policy section	Cover provided on Backpacker policy	Cover provided on Longstay policy	First amount you have to pay (Excess)*
A. Cancellation charges	up to £1,000 (See note 1 & 2)	up to £2,500 (See note 1 & 2)	£75 Deposit only claims £25

Travel Policy

Policy section	Cover provided on Backpacker policy	Cover provided on Longstay policy	First amount you have to pay (Excess)*
B1. Departure delay	no cover	£20 after first 12 hours £10 after following 12 hours up to a maximum of £100	Nil
Missed departure Abandonment after 24 hrs	no cover no cover	up to £1,000 up to £2,500	Nil £75
This section is Optional: B2. Personal possessions	up to £100 for each individual item - no cover on items described as valuables – up to a maximum of £500 in total no cover	up to £250 for each individual item - up to an overall total of £250 for valuables – up to a maximum of £2,000 in total essential items up to £100	£50 Nil
B3. Personal money	no cover	up to £250 in cash on your person	£50
Loss of travel documents	no cover	up to £500 in total travel and accommodation costs necessary to replace your lost travel documents up to £250	Nil
B4. Emergency medical expenses State hospital benefit	up to £2,000,000 outside your home country £10 for each full day you are confined to a hospital bed in a state hospital - up to a maximum of £200 (See note 2)	up to £5,000,000 outside your home country £20 for each full day you are confined to a hospital bed in a state hospital - up to a maximum of £400 (See note 2)	£75 Nil
B5. Curtailment (cutting short your trip)	up to £250 for additional costs of transport and accommodation to return you to your overseas international departure point (See note 2)	up to £500 for additional costs of transport and accommodation to return you to your overseas international departure point (See note 2)	£75

Travel Policy (continued) ...

Policy section	Cover provided on Backpacker policy	Cover provided on Longstay policy	First amount you have to pay (Excess)*
B6. Personal liability	up to £1,000,000	up to £2,000,000	rented property damage £250; other claims £50
B7. Personal accident	£5,000 (See note 3)	£15,000 (See note 3)	Nil
B8. Legal advice and expenses	no cover	up to £25,000	£50

* If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim.

Note: Any excess imposed by **us** following **your** call to Travellers HealthCheck will still apply.

Pre-Travel Policy

Note 1. **Your** policy may not provide cover for re-occurring or **pre-existing medical conditions**. If **you** have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last **2** years **you** should phone Travellers HealthCheck on **08456 582 999** to see if cover is available. **We** will confirm any special terms in writing.

Pre-Travel and Travel Policies

Note 2. **You** must tell **us** if **your** health or medication **changes between booking your trip and travelling**. **Your** policy may not continue to provide cover for re-occurring or **pre-existing medical conditions**, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or any other medical condition which has been treated in hospital or has been referred to a specialist in the last **2** years **you** should phone Travellers HealthCheck on **08451 300 340** to see if cover is available. **We** will confirm any special terms in writing.

Note 3. Cover for accidental death is reduced to **£1,000** if **you** are under **16**.

Policy Information

Your insurance is covered under master policy numbers shown at the top of page 3 and is specially arranged through P J Hayman & Company Limited and insured by Union Reiseversicherung AG.

Cover is specified on either the **Backpacker** or **Longstay** policies for each passenger who is shown as having paid the insurance premiums and whose name is shown on the Schedule of Insurance. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements. In this case **you** must return the policy and Schedule of Insurance to: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX within **14** days of purchase for a refund to be considered.

Our Pledge to You

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

For **your** added protection **we** are covered by the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from their website at www.fscs.org.uk or telephone 020 7892 7300.

Policy A - Pre-Travel Policy

How Your Pre-Travel Policy Works

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from time of booking and purchase of the policy to date of travel for which **you** have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover' refer to the same numbers and letters under 'For each insured-person this insurance will pay' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

When Your Pre-Travel Policy Starts and Ends

The cover on cancellation, as described under section A under the pre-travel policy, starts from the date the **trip** booking was made after the policy was issued and ends when **you** leave **home**. No further **trips** are covered.

Disclosure of Pre-Existing Medical Conditions

Your policies may not cover claims arising from **your pre-existing medical conditions** so **you** need to tell **us** of anything **you** know that is likely to affect **our** acceptance of **your** cover.

Pre-existing medical conditions - so that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:-

1. Have **you**, or anyone travelling with **you**, **ever** had treatment for:
 - any heart or circulatory condition;
 - a stroke or high blood pressure;
 - a breathing condition (including asthma);
 - any type of cancer;
 - any type of diabetes.
2. **In the last 2 years** have **you**, or anyone who is travelling with **you**, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If **you** have answered '**Yes**' to any of the above questions **you** must tell **us**, **we** may be able to offer some cover and may be able to cover **your** medical condition, although an increased premium may be required. To enable **us** to consider **your** medical condition please contact Travellers HealthCheck on **08456 582 999**. This will be charged as a local call from wherever **you** are calling in the **United Kingdom** or the **Channel Islands**. All calls will be treated in the strictest confidence.

3. **You** must also tell **us** if:
 - **you** are waiting for tests or treatment of any description;
 - **your** doctor alters **your** regular prescribed medication.

You need to keep copies of all letters we send **you** for future reference. **Your** failure to disclose any **material facts** may mean that **your** policy will not cover **you** and it may invalidate it altogether. **We** reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to **us**.

Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to Travellers Healthcheck either by credit card or cheque, made payable to URV, and sent within **14** days of receipt. Should **you** decide not to pay the additional premium the declared health condition will not be covered.

Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call. Any additional health conditions not declared to **us** will not be covered.

Any terms and conditions declared under this policy will also be recorded under **your** travel insurance policy so that **you** do not need to declare these twice.

Please note

- **We** are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- **We** are unable to provide cover for any claim arising from a known **pre-existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **pre-existing medical condition**.

Change in Medical Condition or Ongoing Medication

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **08451 300 340** as soon as possible.

We will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

Definition of Words Applicable to your Pre-Travel Policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your

means any person named on the Schedule of Insurance.

We/our/us

means Union Reiseversicherung AG.

Business associate

means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Channel Islands

means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Close relative

means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, sister, aunt, uncle, child, grandchild or fiancé(e).

Flight

means a service using the same airline or airline flight number.

Hazardous activity

means an activity not included as a standard activity or additional activity, that requires skill and involves increased risk of injury. If **you** are taking part in any activity or sport not listed (see page 18 - Activities), please contact the issuing agent/broker or P J Hayman & Company Limited on **08452 303 526** (or **08452 300 631** if a Direct Client), to ensure **you** are covered.

Home

means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Home country

means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Manual labour

means work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

Material fact

a piece of important information that would increase the likelihood of a claim under **your** policy.

Pre-existing medical condition

means 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.

Redundancy

means being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Resident

means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Trip

means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover. Any subsequent holiday or journey that starts after **you** have returned **home** or to a hospital or nursing home (as described above) is not covered (except when using the return **home** extension).

United Kingdom/UK

means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Winter sports

means skiing, snow boarding, tobogganing and ice skating.

Geographical Areas

Area 1 - Europe, including all countries west of the Ural Mountains, the **Channel Islands**, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands, and the **United Kingdom** where it is not **your home country**.

Area 2 - Australia and New Zealand

Area 3 - Worldwide *excluding* the United States of America, Canada and the Caribbean.

Area 4 - Worldwide *including* the United States of America, Canada and the Caribbean.

Conditions applicable to your Pre-Travel Policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. Observing the following :

- being a resident of the **United Kingdom** or the **Channel Islands**;
- being aged **39** years or under if buying the **Backpacker cover**;
- being aged **69** years or under if travelling Worldwide and aged **75** years or under if travelling within Europe or Australia and New Zealand if **Longstay cover** is purchased;
- taking all possible care to safeguard against accident or injury *as if **you** had no insurance cover*;
- producing **your** Schedule of Insurance confirming **you** are insured before a claim is admitted;
- giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;

- providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance);
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**, or P J Hayman & Company Limited on **our** behalf;
- checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor;
- not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability;
- not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;
- not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy;
- disclosing all **material facts** as soon as possible after the policy is issued.
- ensuring that all claims are notified within 3 months of the incident occurring.

2. Recognising our rights to :

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy;
- give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid;
- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval;
- not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet your requirement, in which case the policy, Schedule of Insurance and any other relevant documents must be returned to P J Hayman & Company Limited within **14** days of purchase for any refund to be considered;
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance;
- settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**;
- maintain **your** personal details in connection with an anti-fraud claims checking system.

Policy Excesses

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy. If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim.

Note : Any excess imposed by **us** following **your** call to Travellers HealthCheck will still apply.

Section A – Cancellation Charges

For each insured-person this insurance will pay:

up to **£1,000** on the **Backpacker cover** or **£2,500** on the **Longstay cover** for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling;
 - a **close relative** who lives in **your home country**;
 - a close **business associate** who lives in **your home country**;
 - a friend who lives abroad and with whom **you** were intending to temporarily stay;
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law;
- (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**;
- (iv) the requirements of H. M. Forces.

For each insured-person this insurance will not cover :

- the first **£75** (reduced to **£25** on claims for deposits only) of any loss, charge or expense made on each claim under this section;
- a one-way **trip**;
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**;
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** carriers refusal to allow **you** to travel for whatever reason;
 - **your** failure to obtain the required passport, visa or ESTA;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;

- the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- the cancellation of **your trip** by the tour operator;
- the failure of **your** travel agent or tour operator;
- the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
- financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance;
- **your** disinclination to travel;
- **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
- **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
- death or illness of any pets or animals;
- terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- cancellation due to the fear of an epidemic or pandemic;
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges and credit card fees;
- cancellation for any claim arising from a known **pre-existing medical condition** of a **close relative** or a **close business associate** or any recognised complication caused by the **pre existing medical condition**;
- war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid;
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing;
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associates** prior abuse of alcohol or solvents.;
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
- any deliberate or criminal act by an **insured-person**;
- **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure;

- any claim for loss, or deterioration of, or damage to property;
- any loss unless it is specified in the policy;
- (iv) - any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds.

What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator immediately, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office either by telephone or from the internet, and get **your** registered doctor to complete the medical questions under the cancellation section. **You** should send any receipts to the claims office. If **your** cancellation is due to the health of a non-travelling **close relative you** will need to obtain a medical report from their General Practitioner (Medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

Policy B – Travel Insurance Policy

How Your Travel Policy Works

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice (if **you** have **Longstay cover**), and how to contact the **24** hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for **365** days of the year. There is a maximum amount **you** can claim for each individual item. **Valuables** are not covered on the **Backpacker cover** and, on the **Longstay cover**, there is a maximum amount in total for **valuables** which is shown under the **personal possessions** section. The **personal possessions** section is *not* 'new for old' and wear, tear and depreciation will be deducted.

Your policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

All numbers and letters shown under 'For each insured-person this insurance will not cover' refer to the same numbers and letters under 'For each insured-person this insurance will pay' Where no letters or numbers are shown it applies to the whole section.

When Your Travel Policy Starts and Ends

The cover under all sections starts at the beginning of **your trip** as shown on **your** Schedule of Insurance and ends on **your** return **home** or expiry of the policy, whichever is the first.

Return Home Cover

Cover under Policy B, travel insurance, is extended to include **2** return **trips to your home country** for a period of up to **21** days per **trip**.

When using the return **home** extension all cover is suspended on clearance of customs in **your home country** and restarts after the baggage check in at **your international departure point** for **your** return **flight**, international train or ferry to **your** overseas destination. All cover ceases if **you** have made a claim or intend to make a claim under the Curtailment section.

Extension of Period

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

Stopovers

The maximum amount of time **your** policy allows for a stopover outside **your** selected geographical area is **7** days unless the appropriate additional premium has been paid and **your** policy endorsed in writing.

Change in Medical Condition or Ongoing Medication

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **08451 300 340** as soon as possible.

We will advise **you** what cover **we** are able to provide after the date of diagnosis.

We reserve the right to increase the premium, increase the excess, exclude the condition or cancel the cover should the stability of the condition make it necessary.

Definition of Words Applicable to Your Travel Policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your

means any person named on the Schedule of Insurance.

We/our/us

means Union Reiseversicherung AG.

Business associate

means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Channel Islands

means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Close relative

means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, aunt, uncle, sister, child, grandchild or fiancé(e).

Curtailment

means the cutting short of **your trip** by **your** early return **home** or **your** repatriation to a hospital or nursing home in **your home country**. Payment will be made on the number of full days of **your trip** that are lost from the day **you** are repatriated.

Essential items

means underwear, socks, toiletries and a change of clothing.

Flight

means a service using the same airline or airline flight number.

Hazardous activity

means an activity not included as a standard activity or additional activity, that requires skill and involves increased risk of injury. If **you** are taking part in any activity or sport not listed (see page 18 - Activities), please contact the issuing agent/broker or P J Hayman & Company Limited on **08452 303 526** (or **08452 300 631** if a Direct Client), to ensure **you** are covered.

Home

means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Home country

means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

International departure point

means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from the **United Kingdom** or the **Channel Islands** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom** or the **Channel Islands**.

Manual labour

means work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

Material fact

a piece of important information that would increase the likelihood of a claim under **your** policy.

Pair or set

means two or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

Personal money

means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, travel tickets, passport and ski pass, all of which are for **your** private use.

Personal possessions

means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

Pre-existing medical condition

means 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.

Public transport

means buses, coaches, internal flights or trains that run to a published scheduled timetable.

Resident

means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Travel documents

means current passports, valid visas, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health Form E112.

Trip

means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover. Any subsequent holiday or journey that starts after **you** have returned home or to a hospital or nursing home (as described above) is not covered (except when using the return **home** extension).

Unattended

means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

United Kingdom/UK

means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Valuables

means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

Winter sports

means skiing, snow boarding, tobogganing and ice skating.

Geographical Areas

Area 1 - Europe, including all countries west of the Ural Mountains, the **Channel Islands**, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands, and the **United Kingdom** where it is not **your home country**.

Area 2 - Australia and New Zealand.

Area 3 - Worldwide *excluding* the United States of America, Canada and the Caribbean.

Area 4 - Worldwide *including* the United States of America, Canada and the Caribbean.

Conditions Applicable to Your Travel Policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. Observing the following :

In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**;
- (b) being aged **39** or under if buying the **Backpacker cover**;
- (c) being aged **69** years or under if travelling Worldwide and aged **75** years or under if travelling within Europe or Australia and New Zealand if **Longstay cover** is purchased;
- (d) taking all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*;
- (e) producing **your** Schedule of Insurance confirming **you** are insured before a claim is admitted;
- (f) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;
- (g) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy;
- (h) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim;
- (i) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance);
- (j) not admitting liability for any event or offering to make any payment without **our** prior written consent;
- (k) accepting that **your** policy cannot be extended once it has expired;
- (l) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**, or P J Hayman & Company Limited on **our** behalf;
- (m) ensuring that all claims are notified within 3 months of the incident occurring.

In respect of sections, B4, emergency medical expenses and B5, curtailment, only

- (n) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor;
- (o) not travelling specifically to receive medical treatment during **your** trip or in the knowledge that **you** are likely to need treatment;
- (p) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability;
- (q) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;
- (r) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy;
- (s) disclosing all **material facts** as soon as possible after the policy is issued;
- (t) obtaining any recommended vaccines, inoculations or medications prior to **your** trip;

- (u) if travelling to Australia registering for Medicare on arrival. There are Medicare offices in all major towns and cities;

In respect of sections B2, personal possessions, and B3, personal money, only

- (v) providing full details of any House Contents and All Risks insurance policies **you** may have;
- (w) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form;
- (x) complying with the carrier's conditions of carriage;
- (y) not abandoning any property to **us** or the claims office.

2. Recognising our rights to :

- (1) make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- (2) take over and deal with in **your** name the defence or settlement of any claim made under the policy;
- (3) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy;
- (4) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid;
- (5) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval;
- (6) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment of the trip**;
- (7) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet your requirement, in which case the policy, Schedule of Insurance and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered;
- (8) not make any payment under section **B6** for any event that is covered by another insurance policy;
- (9) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4** and **B5** where there is other insurance in force covering the same risk and to require details of such other insurance;
- (10) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**;
- (11) maintain **your** personal details in connection with an anti-fraud claims checking system.

This policy will not cover:

- (a) stop-overs of more than **7** days in total unless the appropriate additional premium has been paid and cover confirmed on the Schedule of Insurance;
- (b) more than **2** return **trips** to **your home country** (each **trip** not exceeding **21** days in total).

Policy Excesses

In respect of Sections B1, Departure Delay, B2, Personal Possessions, B3, Personal Money, B4, Emergency Medical Expenses, B5, Curtailment, B6, Personal Liability and B8, Legal Advice and Expenses only.

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim. The policy excess under sections **B4 and B5** may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy. If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim.

Note : Any excess imposed by **us** following **your** call to Travellers HealthCheck will still apply.

Exclusions Applicable to All Sections of Your Travel Policy

A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by :

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- (2) participation in a **hazardous activity** or additional activity unless the appropriate additional premium has been paid and the policy endorsed;
- (3) any known **pre-existing medical condition** or any recognised complication caused by the **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid;
- (4) **your** carriers refusal to allow **you** to travel for whatever reason;
- (5) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- (6) **curtailment of your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing;
- (7) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
- (8) **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associates** prior abuse of alcohol or solvents;
- (9) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country;

- (10) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
- (11) any deliberate or criminal act by an **insured-person**;
- (12) **manual labour**;
- (13) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy;
- (2) any loss due to currency exchanges of any and every description;
- (3) a one-way **trip**.

Section B1 - Departure Delay (Applicable Only to Longstay Cover)

APPLICABLE TO TRIPS OUTSIDE YOUR HOME COUNTRY

For each insured-person this insurance will pay :

1. **you** **£20** compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12** hours from it's scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of **£10** for each complete period of **12** hours up to a maximum of **£100**;
2. up to **£2,500** for the cancellation of **your trip** if **your** possessions have been checked in and after **24** hours delay **you** wish to abandon the **trip**;
3. up to **£1,000** for alternative transport to get **you** to **your** destination if:
 - (a) the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, *or*
 - (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.

For each insured-person this insurance will not cover:

- **you** if **you** have bought **Backpacker cover**;
 - the cost of any accommodation, food, drink, telephone calls or faxes;
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- 1&2 - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing;
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time;
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary;

- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked;
 - any delay due to the diversion of aircraft after it has departed.
1. - missed connections outside **your home country**
 2. - the first **£75** of any claim made by **you**;
- abandonment where the **trip** is of two days duration or less;
 3. - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary;
- any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than **12** hours.

Section B2 - Personal Possessions

YOUR SCHEDULE OF INSURANCE WILL SHOW IF THIS SECTION IS EXCLUDED

For each insured-person this insurance will pay:

- (a) up to a total of **£500** if **you** have bought **Backpacker cover** or **£2,000** if **you** have bought **Longstay cover** for **your personal possessions** to cover:

either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear,

or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**;

- (b) up to a total of **£100** if **you** have bought **Longstay cover** to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12** hours from the time **you** arrived at **your trip** destination.

You must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - the first **£50** of each and every incident giving rise to a claim;
- more than **£100** if **you** have bought **Backpacker cover** or **£250** if **you** have bought **Longstay cover** for any one article, **pair** or **set** of any kind, whether they are solely or jointly owned;

- **valuables** if **you** have bought **Backpacker cover**;
- more than **£250** in total for **valuables** whether solely or jointly owned if **you** have bought **Longstay cover**;
- more than **£100** in respect of sunglasses;
- more than **£100** for items lost or stolen from a beach or lido;
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report;
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£100**;
- loss of, or damage to, property that does not belong to **you** or any member of **your** family;
- any claim that is the result of a domestic dispute;
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin;
- the cost of replacing or repairing dentures;
- shoes, boots, trainers and the like
- (b) - the loss, theft or damage to:

- (a) & (b)
- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price;
 - duty free items such as tobacco products, alcohol and perfumes;
 - perishable goods, bottles, cartons and any damage caused by them or their contents;
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**;
 - sports equipment whilst in use;
 - any items more specifically insured elsewhere;
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**;
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your** **locked** personal holiday or **trip** accommodation;
 - contact or corneal lenses or artificial limbs;
 - money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind;
 - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between **6.00 a.m.** and **11.00 p.m.** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your outward** journey, **you** may need to buy some **essential items**, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

- **your** failure to obtain the required passport, visa or ESTA;
- any expenses for food or drink.

What you need to do if you wish to make a claim under this section of the policy:

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of money **we** will also require (a) confirmation from **your UK** or **Channel Island** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

For lost or stolen **travel documents** **you** will also need get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Section B3 - Personal Money (Applicable Only to Longstay Cover)

For each insured-person this insurance will pay:

- up to **£500** for the loss or theft of **your personal money** during **your trip**;
- up to **£250** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- **you** if **you** have bought **Backpacker cover**;
- (a) - the first **£50** of each and every incident giving rise to a claim;
 - more than **£250** in total in cash or currency, whether solely or jointly owned;
 - loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission;
 - loss or theft of travellers' cheques where the bank provides a replacement service;
 - any financial loss suffered as a result of **your** debit/credit card being lost or stolen;
- (a) & (b) loss or theft of **personal money** or **travel documents** that are not:
 - on **your** person;
 - held in a safe or safety deposit box where one is available;
 - left out of sight in **your** *locked* personal **trip** accommodation;
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report;
- (b) - the cost of the replacement **travel documents**;
- any costs incurred before departure or after **you** return **home**;
- any costs which are due to any errors or omissions on **your travel documents**;

Section B4 - Emergency Medical and Associated Expenses

Please note : If it seems likely that you will require treatment at a hospital please contact our Emergency Medical Assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency please call the local ambulance service and notify the Emergency Medical Assistance service as soon as you are able. If you are admitted to a hospital this must be reported to Emergency Assistance Facilities as soon as it is practically possible and at the latest within 24 hours. You must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500. Please see page 17 for details.

For each insured-person this insurance will pay :

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness:

- up to **£2,000,000** if **you** have bought **Backpacker cover** or **£5,000,000** if **you** have bought **Longstay cover** for reasonable:
 - fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services;
 - additional travel, accommodation and repatriation costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**;
 - (a) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£2,000**,
plus
(b) the cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by **us**;
- up to **£100** to cover emergency dental treatment only to cure sudden pain;
- £10** if **you** have bought **Backpacker cover** or **£20** if **you** have bought **Longstay cover** for each full day that **you** are in

a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under **(a)** above.

For each insured-person this insurance will not cover:

- (a)** - the first **£75** of each and every incident giving rise to a claim except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical cost when this is reduced to **NIL**;
- any elective or pre-arranged treatment;
 - any routine non-emergency tests or treatment;
 - any treatment or hospitalisation which can be reasonably expected
 - the cost of private treatment where adequate state facilities are available;
 - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**;
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink;
 - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service;
 - any claim that is caused by:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
 - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life);
 - **your** participation in a **hazardous activity** or additional activity unless an additional premium has been paid and the policy endorsed;
 - the cost associated with the diversion of an aircraft due to **your** death, injury or illness;
 - repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service.
- (a)(i)** - any services or treatment received by **you** within **your home country**;
- the cost associated with the diversion of an aircraft due to **your** death, injury or illness;
 - repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service;
 - any services or treatment received by **you**, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**;
 - any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation;
 - any routine non-emergency tests or treatment;

- repairs to or for the provision of dentures, or artificial limbs or hearing aids;
- any dental work involving the use of precious metals;
- in-patient treatment that has not been notified to and agreed by the emergency assistance service;
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service;
- any extra costs for single or private accommodation in a hospital or nursing home;
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made;
- **(a)(iii)** - **your** burial or cremation in **your home country**;
- **(b)** - emergency dental work costing more than **£100**;
- **(c)** - any payment when **you** are in a private hospital or clinic;
- more than **£200** on **Backpacker cover** and **£400** on **Longstay cover** in total for state hospital in-patient benefit.

Notes:

1. If travelling within Europe **you** should carry a European Health Insurance card and use this at state registered doctors and state hospitals to save costs.
2. If travelling in Australia **you** should register with Medicare on arrival. There is a Medicare Office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

**For practical assistance in a medical emergency or if you need to cut your trip short please contact emergency assistance facilities on:
+44 (0) 845 260 3 260**

What you need to do if you wish to make a claim under this section of the policy:

Emergency medical details are given separately above. For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates.

Section B5 - Curtailment (Cutting Short Your Trip)

For each insured-person this insurance will pay:
up to **£250** if **you** have bought **Backpacker cover** or **£500** if **you** have bought **Longstay cover** for **your** additional travel and accommodation expenses to get **you** back to **your** pre-booked **international departure point** that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary curtailment of your trip** due to:
the **trip** being cut short by **your** early return **home** because of:
(i) the death, injury or illness of:

- **you** or a friend with whom **you** are travelling;
- a **close relative** who lives in **your home country**;
- a **close business associate** who lives in **your home country**;
- a friend who lives abroad and with whom **you** were intending to stay;

- (ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
- (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the home in **your home country of your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

NB: Your unused proportion of **trip** costs will be calculated from the date of **your flight home**.

For each insured-person this insurance will not cover :

- the first **£75** of any loss, charge or expense made on each claim under this section;
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- the cost of **your** return international **flight** to the **United Kingdom**;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** failure to obtain the required passport, visa or ESTA;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the **curtailment of your trip** by the tour operator;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - financial circumstances;
 - **your** loss of enjoyment of the **trip** however caused;
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - death or illness of any pets or animals;
- **curtailment** for any claim arising from a known **pre-existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **pre existing medical condition**;
- terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- any unused portion of **your** original ticket where repatriation has been made;
- cutting short **your trip** unless the emergency medical assistance service have agreed;
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness;

- **curtailment** due to the fear of an epidemic or pandemic;
- **curtailment** due to any event caused by;
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with our appointed **emergency medical assistance service**. **Curtailment** claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

Section B6 - Personal Liability

For each insured-person this insurance will pay:

up to **£1,000,000** on **Backpacker cover** and **£2,000,000** on **Longstay cover** plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in :

- (a) injury, illness or disease of any person;
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family;
- (c) loss of, or damage to **your trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- (a) the first **£50** in respect of each and every event that causes a claim;
- (b) a claim;
- (c) the first **£250** in respect of each and every event that causes a claim;
- any liability for loss of or damage to property or injury, illness or disease:-
 - where an indemnity is provided under any other insurance;
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do;
 - that is caused by any deliberate act or omission by **you**;
 - that is caused by **your** own employment, profession or business or that of any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal;
 - that falls on **you** by agreement and would not have done if such agreement did not exist;
- any liability for injury, illness or disease suffered by **you** or any member of **your** family;

- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation;
 - mechanically propelled vehicles and any trailers attached to them;
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - firearms or incendiary devices.

(a) more than **£1,000** death benefit when **your** age is under sixteen (**16**) years at the time of the incident.

*NB. Where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'

What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

Section B8 - Legal Advice and Expenses (Applicable Only to Longstay Cover)

For each insured-person this insurance will pay:

up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- **you** if **you** have bought **Backpacker cover**;
- the first **£50** in respect of each and every event that causes a claim, other than **30** minutes initial free advice;
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office;
- any legal action where the estimated amount that will be recovered is less than **£500**;
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement;
- any costs that can be considered under an arbitration scheme or a complaints procedure;
- any legal expenses incurred without **our** prior authorisation or that of the claims office;
- any claim made by **you** against another **insured-person** or member of **your** family;
- any claim for damage to a motor vehicle.

Section B7 - Personal Accident Benefit

For each insured-person this insurance will pay:

A single payment for **your** external accidental bodily injury, that independently of any other cause, results in **your**:

	amount of payment	
	Backpacker	Longstay
(a) death	£5,000	£15,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£5,000	£15,000
(c) permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind.	£5,000	£15,000*

all occurring within **12** months of the event happening.

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life);
 - **your** participation in **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- more than one of the benefits that is a result of the same injury.

Please Note:

- **we** will not pay legal expenses to bring proceedings in more than one country in respect of the same event;
- if **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy:

If **you** have an accident abroad and require legal advice **you** should telephone:

Pannone LLP, 123 Deansgate,
Manchester, M3 2BU

They will arrange for up to **30** minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should telephone:

0161 228 3851 or fax **0161 909 4444**

What to do in the Case of a Medical Emergency Abroad

IN CASE OF SERIOUS EMERGENCY – First call an ambulance using the local equivalent of a **999** call. While **you** wait for the ambulance contact **our medical assistance service** which is open **24** hours a day and **7** days a week to offer **you** advice in this emergency situation. **We** strongly suggest **you** put their telephone number **+44 (0) 845 260 3 260** into **your** mobile phone before **you** travel so that it is to hand should **you** need it. Speak to the ambulance driver and get details of the hospital **you** are being taken to so that **our medical assistance service's** doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU - When **you** call **our medical assistance service** in an emergency **you** need to have some basic information for them to hand:

- **your** telephone number so **you** can be contacted on in case **you** are cut off
- the name and age of the patient and as much information about the medical situation as **you** are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if **you** have them
- **your** policy number and details of **your** booked travel arrangements
- the patient's GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

MINOR ILLNESS OR INJURY - If **you** need to see a doctor in Europe or Scandinavia then ask **your** hotel reception or tour representative for the address of the nearest public medical facility. In Europe **you** should show them **your** EHIC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the policy excess will be reduced to NIL. **You** will only be covered for the cost of private medical treatment in these countries if this is approved in advance by **our medical assistance service** on **+44 (0) 845 260 3 260**. Elsewhere it is advisable to seek advice on where to go for treatment from **our medical assistance service** if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin **your trip** by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for **our medical assistance service** to move **you** to a more suitable facility.

HOW TO PAY FOR YOUR TREATMENT - Outpatient bills for less than **£500** should be paid at the time and claimed on **your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If **you** are admitted to a medical facility then **you** may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK.

Our medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of **your** claim has been established.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS? – Don't worry, provided **you** have contacted **our medical assistance service** **your** policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel home. **Our** medical assistance service will liaise with **your** treating doctor and **you** and once **you** are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY? - This policy covers **you** to come home early because **you** are ill **only** if medical treatment is not available locally. If **you** are thinking of cutting short **your trip** because **you** are not well then **you** must contact **our medical assistance service** on **+44 (0) 845 260 3 260** for advice first. If **you** need to come home for any other reason, such as the illness of a **close relative** in **your home country** then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured. If **you** are not sure whether **your** particular circumstances are included in the cover then call Travel Claims Facilities on **+44 (0) 8453 707 133** between **9.00 am** and **5.00 pm** UK time for advice.

Applicable to Both Pre-Travel and Travel Policies

Appeals Procedure

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

1. If **your** appeal is regarding the selling of **your** policies:
The Customer Services Manager,
P J Hayman & Company Limited,
Stansted House, Rowlands Castle, Hampshire, PO9 6DX.
2. If **your** appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:
The Claims Manager,
Travel Claims Facilities,
PO Box 420, Tonbridge, Kent, TN9 9DE.

Should **we** still not be able to resolve the matter **you** may then follow the complaints procedure detailed below.

Your Right to Complain

If, following an appeal, **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

- (a) Write to:
The Branch Manager, URV, Oast Business Centre,
North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU,
who will review the claims office decision.

If **you** are still not satisfied with the outcome **you** may:
(b) Ask the Financial Ombudsman Service (FOS) to review **your** case.
Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Their telephone advice line is +44 (0) 845 080 1800

Where to Obtain a Claim Form

We have appointed Travel Claims Facilities to look after **your** claim. If **you** require a claim form please obtain a form from the internet at:

www.travel-claims.net

or advise the section of the insurance on which **you** want to claim and the scheme reference to:

Travel Claims Facilities,
PO Box 420, Tonbridge, Kent, TN9 9DE.
telephone: **08453 707 133** or fax: 08706 205 001

Activities

STANDARD ACTIVITY

Cover is automatically included for the following:

- Archery
- Adventure Training and Outward Bound
- Abselling to 50m
- Amateur non-contact sports (e.g. golf, cricket)
- Bungee Jumping
- Canoeing/Kayaking (not white water)
- Cycling and Mountain Biking
- Fencing
- Fishing/Angling
- Go Karting
- Horse riding (excluding competitions)
- Ice Skating
- Jet Skiing (note no liability cover)
- Motorcycling (in line with UK licence entitlement)
- Parascending
- Rafting (including white water)
- Safari and Overland trips Sailboarding/Windsurfing
- Sailing/Yachting (but not ocean racing)
- Scuba and Sub Aqua to 9m
- Snorkelling
- Surfing
- Trekking (below 5,000m)
- Water Skiing
- Winter Sports (other than as shown opposite)
- Work (non-manual/clerical and manual work but not involving Ski Resort occupations, heavy equipment, heights in excess of 9 metres, working underground or special exposure to risk).

ADDITIONAL ACTIVITY

The following are covered if you have paid the activity premium.

- American Football
- Amateur contact sports (e.g. rugby, football, hockey)
- Ballooning
- Flying in a single-engined aircraft
- Gliding
- Hang Gliding
- Ice Hockey
- Micro-lighting
- Martial Arts
- Mountaineering & Rock climbing up to 5,000m
- Paragliding
- Parachuting and Skydiving
- Scuba and Sub Aqua to 30m
- Trekking (above 5,000m)
- Winter Sports (including Ski Resort occupations, working abroad, Bobsleigh, Skeleton (Cresta), Ski Touring, Stunting, Freestyle, Acrobatics, Jumping)

Please note: This policy does not cover: Base Jumping, Canyoning, Extreme Skiing, working as a Ski Instructor or working on Cruise Ships.

If the intended activity is not shown above, please contact P J Hayman & Company Limited on: **08452 303 526** (or **08452 300 631** if a Direct Client) with full details.

Please note: Underwriters will not cover, under any circumstances: Base Jumping, Canyoning or 'Extreme' Skiing.

This document is available in large print, audio and Braille. Please contact us on: 08452 303 526 and we will be pleased to organise an alternative version.

This insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland.

Registered in England & Wales. Company No. FC024381 Branch No. BR006943

A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority.

Travellers HealthCheck and Travel Claims Facilities are trading names of Travel Insurance Facilities plc

P J Hayman & Company Limited. Registered in England. Registered NO. 2534965.

Registered Office: Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

P J Hayman & Company Limited are authorised and regulated by the Financial Services Authority.

