

2012/ 13



**Travel Protector**

*Annual Multi-trip travel protection*



**Annual Worldwide Cover from just £64.30!**

Travel Protector is specially arranged for Medisave Independent Healthcare employees & clients by P J Hayman & Company Limited

**Travel Protector includes the following:**

- Competitive premiums
- Pay once, travel anytime, anywhere during the year
- Worldwide travel
- Unlimited number of leisure trips (max. 31 days each trip)
- Winter sports up to 17 days per policy year
- Up to £10,000,000 for emergency medical and travel expenses
- Up to £5,000 if your holiday has to be cancelled
- 24-hour Medical Emergency Assistance
- First class claims service

..... and much more. It's enough to make you want to leave the country!

Even if you do decide to stay in the UK, Travel Protector will cover you for pre-booked overnight stays\*, so you will always be ready to travel!

**Be protected wherever you travel!**

\* Refer to the "Journey" definition within the policy wording, for full terms and conditions.

**SUMMARY OF COVER**

The following is only a summary of the main cover limits. You should read the policy for the full terms and conditions.

Section	Cover	Limit (up to)	Excesses
1.	Cancellation or Curtailment	£5,000	£50*
2.	Emergency medical & associated expenses - In-patient benefit - Transport and accommodation within your home country	£10,000,000 £1,500 (£50 per day) £1,500	£50 Nil £50
3.	Loss of passport	£500	Nil
4.	Delayed Personal possessions	£200	Nil
5.	Personal possessions	£2,000	£50
6.	Personal money	£500	£50
7.	Personal accident	£20,000	Nil
8.	Missed departure or Missed connection	£1,000	Nil
9.	Delayed departure or Abandonment of journey (after 12 hours delay)	£150 (£30 each 12 hours) £5,000	Nil £50
10.	Personal liability	£2,000,000	Nil
11.	Legal expenses	£25,000	Nil
12.	Hijack and Mugging - Hijack - Mugging	£1,500 (£50 per day) £250	Nil Nil
13.	Winter sports - Ski pack - Ski equipment - Piste Closure	£300 £500 £200 (£20 per day)	£50 £50 Nil
14.	Financial failure	£2,500	Nil

**Note:**

Some sections of cover also have extra sub limits, for example the personal possessions section has a single article and valuables limit.

**Excesses:**

An excess will be deducted for each claim event (not per section).

\* For loss of deposit claims only the excess is reduced to £15 per person.

**PREMIUM GUIDE**

Premiums for Worldwide cover :

Individual/Applicant	Couple	Family	Single Parent
£64.30	£92.90	£119.80	£92.90

**Note :**

- Maximum trip duration 31 days
- Age limit - adults 69 (higher available on application)
- Age limit - children up to age 17 or 22 in full time education
- Insurance Premium Tax (IPT) is included in these premiums at the current rate

**Underwritten by:**

For sections 1 to 13 - AGA International SA and is administered in the United Kingdom by Mondial Assistance (UK) Limited trading as Allianz Global Assistance.

For section 14 only - provided by International Passenger Protection Limited and underwritten by Lloyds Syndicates.

Travel Protector travel insurance is arranged by P J Hayman & Company Limited.

P J Hayman & Company Limited and Mondial Assistance (UK) Limited are authorised and regulated by the Financial Services Authority (FSA).

