



## Statement of Demands and Needs

TRAVEL PROTECTOR Travel Insurance is typically suitable for those who wish to have insurance protection for their holiday or trip for cancellation, curtailment, emergency medical expenses, personal accident, loss of personal baggage, money and travel documents, personal liability, delayed departure, missed departure, overseas legal expenses and assistance and hijack/mugging.

You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product. It is your responsibility to investigate this. PJ Hayman & Company Ltd has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements. You will need to make your own choice about how to proceed.