

Cancellationplan

Insurance Policy 2016/17

Arranged by P J Hayman & Co Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX
Underwritten by Union Reiseversicherung AG. UK Branch
Master Policy No. RTXKP 40057

Thank **you** for taking out our Cancellationplan insurance.

Your policy schedule or booking confirmation shows the people who are covered and any special terms or conditions that may apply. It is very important that **you** read the whole of this policy before **you** travel and make sure **you** understand exactly what is and is not covered and what to do if **you** need to claim. If **you** have any queries, please contact the issuing Agent / Broker or P J Hayman & Company Limited on **02392 419 843**.

SUMMARY OF COVER

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

SECTION & COVER	LIMIT PER PERSON (up to) (unless otherwise shown)	EXCESS PER PERSON (unless otherwise shown)
1. Loss of deposit, Cancellation, Curtailment	cost of the holiday (max £6,000) per party	£40 (£15 loss of deposit) per party
2. Medical repatriation & other expenses		
Medical repatriation	£25,000	£40
Emergency accommodation	£500	Nil
Visit by close relative	£500	Nil
Transportation of deceased	£1,500	Nil
Hospital inconvenience benefit	£25 per day/£500 in total	Nil
Repatriation of vehicle / personal possessions	£1,000	Nil
Additional assistance	Reasonable costs	Nil
3. Personal accident		Nil
Death	£10,000	
Loss of eye(s), limb(s)	£15,000	
Permanent physical disability	£15,000	
4. Personal liability	£2,000,000	Nil (£100 damage to accommodation per party)
5. Personal possessions & Personal money		£40
Possessions	£1,500	
Money	£250	
6. Travel disruption	£300	Nil
7. Unexpected events		Nil
Travel delay - over 6 hrs	£30 first 6 hours £15 each additional 6 hours £90 in total	
Polluted beaches	£30 per day £150 in total	
Catastrophe cover	£1,000	
Nuisance cover	£1,000	
8. Vehicle breakdown		Nil
(a) Labour charges	£200 - per vehicle	
OR		
(b) Vehicle hire; or	£75 per day / £750 in total - per vehicle	
Alternative driver; or	£75 per day / £750 in total - per vehicle	
Rail or Coach fares	Overall cost - per vehicle	
Hotel costs	£50 per day	
Vehicle recovery	Overall cost - per vehicle	
Note: cover is only provided under		
(a) up to £200 per vehicle OR		
(b) up to £3,000 per vehicle		

Note (1) The **excess** under section 1 - Loss of deposit, Cancellation, Curtailment and section 2 - Medical repatriation & other expenses is increased to **£80** if the claim is due to an **existing medical condition**. Please see Important - Medical Conditions on page 3.

If **you** have paid the **excess** waiver premium, the standard **excess** is reduced to Nil, in the event of a claim.

Note (2) Some sections of cover also have extra sub-limits. For example, section 5 - Personal possessions & Personal money has a limit for **valuables** and for a single article, **pair or set**.

Note (3) Under section 8 - Vehicle breakdown, this policy provides cover for one vehicle only.

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IMPORTANT TELEPHONE NUMBERS

Customer services: P J Hayman & Company Limited **02392 419 843**

24-hr emergency medical assistance - UK helpline: **02079 027 996**

24-hr vehicle breakdown assistance: **02079 027 996**

Claims department: **02392 419 891**

IMPORTANT INFORMATION

Insurer

Your Cancellationplan insurance is underwritten by Union Reiseversicherung AG. UK Branch.

How your policy works

Your policy and booking confirmation / policy schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section, apply to each **insured person**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy.

Accurate and relevant information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** volunteer is not misleading. This applies both when **you** take the policy out and at any time during the policy period. If **you** do not do so, **we** reserve the right to void **your** policy from inception. In the event that it becomes necessary to do this, **we** will give **you** seven days' notice of cancellation of the policy by recorded delivery to **you** at **your** last known address. Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond **your** reasonable control, **you** must also tell **us** if **you** are aware of any circumstances at the time **you** purchase this insurance, or at any time afterwards, which could possibly result in **you** having to make a claim; otherwise **you** may not be covered. **You** can do this by calling **02392 419 843**.

We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if **we** feel that the information **you** give **us** changes **our** assessment of the risk involved.

You should keep a record of any extra information **you** give **us**.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify the issuing Agent / Broker or P J Hayman & Company Limited on **02392 419 843** within **14** days of receiving **your** policy and return all documents for a refund of premium.

If during this **14** day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial **14** day period.

Policy Excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **insured person** for each section, for each incident. The amount **you** have to pay is the **excess**. If **you** have paid the **excess** waiver premium, the standard **excess** is reduced to Nil, in the event of a claim.

Data Protection

Information about **your** policy may be shared between **your** travel or accommodation providers, their brokers, P J Hayman & Company Limited and Union Reiseversicherung AG for underwriting purposes.

You should understand that any information **you** have given **us** will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties. **You** have a right of access to, and correction of, information that **we** hold about **you**. If **you** would like to exercise either of these rights **you** should contact **us**. All **your** insurers contact details are provided within the section titled 'Making a Complaint'.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

DEFINITION OF WORDS

When the following words and phrases appear in the policy, they have the meanings given below. The words are highlighted by the use of bold print.

Accident - means an unexpected event caused by something external and visible, which results in physical bodily **injury**, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Area of cover - **you** will not be covered if **you** travel outside the **UK**.

Beach swimming - within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.

Breakdown - electrical or mechanical breakdown, road accident, damage or destruction by fire or attempted theft or loss of keys which means the **insured vehicle** cannot be moved.

Business associate - means any person in the **UK** that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or **curtail your journey**.

Catastrophe - means earthquake, explosion, fire, flood, hurricane, lightning, storm and tempest or some other event which directly affects the access to the area or holiday accommodation.

Curtailed / curtail - means abandonment of the holiday on written medical advice either by return to **your home** or to attend a local hospital as an inpatient. The insurance will indemnify **you** pro-rata for any irrecoverable cost of the contracted holiday, following the cutting short of the holiday for reasons beyond **your** control. Payment will be made in full days lost from the day **you** return **home** or from when **you** are admitted as an inpatient.

Doctor - means a general practitioner, consultant or specialist.

Drones - un-manned aerial vehicles.

Excess - means the deduction **we** will make from the amount otherwise payable under this policy for each **insured person**, for each section, for each claim incident (unless otherwise shown). If **you** have paid the **excess** waiver premium, the standard **excess** is reduced to Nil, in the event of a claim.

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.

Hazardous activity - any activity that requires skill and involves increased risk of injury, except where these form part of a published activity arranged by or organised through the tour operator. There is no cover for any professional sporting activity, or any kind of racing except racing on foot, or any kind of manual work.

Home - means one of **your** normal places of residence within the **UK**.

Injury - means bodily injury caused solely and directly through accidental, external, violent and visible means.

Insured person / insured party / you / your / yourself - shall mean any individual named on the policy schedule or the Tour Operator's booking form / confirmation invoice.

Insured vehicle - means the vehicle detailed on the policy schedule or the Tour Operator's booking form / confirmation invoice which must be:

- a car, motorcycle over **120cc**, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the **United Kingdom**;
- less than **15** years old at the date **you** buy the policy;
- not more than **3,500kg** in weight (including any load), **7** metres long, **3** metres high and **2.25** metres wide;

- not carrying more than the recommended number of passengers (maximum being **8** including the driver);
- kept in a safe and roadworthy condition and serviced in accordance with the manufacturers specifications.

Insurer - means Union Reiseversicherung AG.UK Branch.

Journey - means a trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** not exceeding **45** days duration.

Leisure activity - the following activities are automatically covered:

- banana boating, **beach swimming**, cricket, cycling (under 1,000m), fell walking, fishing (including deep sea), golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing (no cover for Personal accident or Personal liability), marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, scuba diving to a depth of **30** metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming (pool - not **open water swimming**), trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

If the activity **you** are participating in is not mentioned above please contact P J Hayman & Company Limited on **02392 419 843**. An extra premium may need to be paid.

Note:

The activities are covered on the basis that **your** chosen activity is not the sole purpose of **your** trip.

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. **We** consider 'professional or competitive' to be activities/sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of **£200**.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi - professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy.

Nuisance - means substantial loss of visual amenity, excessive noise or other significant nuisance which renders the accommodation unsuitable for holiday purposes.

Open water swimming - swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.

Pair or set - means a number of items of **personal possessions** that belong together or can be used together.

Period of insurance - means that under section 1 (Cancellation) insurance is effective from the date of issue of this policy and terminates on commencement of the planned **journey**.

In respect of all other sections insurance commences when the **insured person** leaves his / her place of residence or business in the **United Kingdom** (whichever is the later) to commence the **journey** until the time of return to his / her place of residence or business in the **United Kingdom** (whichever is the earlier) on completion of the **journey**. In any event not to commence more than **24** hours prior to booked departure time or cease more than **24** hours after booked return.

The **period of insurance** is automatically extended in the event that the return of the **insured person** is unavoidably delayed due to problems with public transport services, **breakdown** of the **insured vehicle** or as a result of a medical emergency claim which has been notified to **us** or **our** appointed loss adjuster.

Application must be made to P J Hayman & Company Limited for any other extension and will only be effective when the appropriate additional premium has been paid and acceptance confirmed in writing.

Permanent total disablement - means absolute disablement from engaging in or giving attention to any gainful occupation for **12** calendar months and at the end of that time being beyond hope of improvement.

Personal money - means cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets, passports and travel tickets, all held for private and not business purposes.

Personal possessions - means each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **drones** or **your valuables**).

Redundancy - means loss of permanent paid employment (except voluntary redundancy), after a continuous working period of **2** years with the same employer if **you** are aged **18** and over or **65** and under.

Relative - the spouse, partner or fiancé(e) of the **insured-person** living at the same address or parents, grandparents, legal guardians, parents-in-law, step-parents, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, foster child or grandchild.

Travelling companion - a person with whom **you** are travelling with and on the same booking, or with whom **you** have arranged to meet at **your journey** destination with the intention of spending a proportion of **your journey** with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

United Kingdom / UK - means England, Scotland, Wales, 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 equipment / accessories, hard drives, flash drives, 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.

We / our / us - means Union Reiseversicherung AG. UK Branch.

IMPORTANT - MEDICAL CONDITIONS

All claims are excluded WHEREAT THE TIME OF TAKING OUT THIS INSURANCE:

1. The **insured person**:
 - (i) is aware of any set of circumstances which could reasonably have been expected to give rise to a claim; or
 - (ii) has suffered from a chronic or recurring illness during the previous **12 months** UNLESS permission is obtained from the treating **doctor** of fitness to travel at the time of booking; or
 - (iii) is travelling against the advice of a **doctor** or where they would have been if they had sought their advice before beginning the trip; or
 - (iv) knows that they will need treatment or consultation at any medical facility during the trip; or
 - (v) is travelling for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.
2. The person whose condition gives rise to a claim:
 - (i) is receiving, or on a waiting list for treatment in a hospital or nursing home; or
 - (ii) is awaiting the results of any tests or investigations; or
 - (iii) has been given a terminal prognosis.

If the **insured person** has an **existing medical condition** for which consultation or treatment has been received during the **6 months** prior to the date of issue of this policy, the **excess** under section 1 - Loss of deposit, Cancellation, Curtailment will be increased to **£80** each and every loss or claim per **insured party** and the **excess** under section 2 - Medical repatriation & other expenses will be increased to **£80** each and every loss per **insured person**.

WHAT TO DO IN THE CASE OF AN EMERGENCY

EMERGENCY MEDICAL ASSISTANCE

Please notify **us** immediately if:

- **you** are more than **25 miles** from **home AND**
- **you** need to be hospitalised for at least **48 hours** following emergency in-patient treatment, OR
- **you** may have to return **home** early or extend **your** stay because of any illness or **injury**.

Telephone: **02079 027 996**

State **you** are insured by Cancellationplan and P J Hayman & Company Limited.

Important: It is a condition of the insurance that:

- (a) All medical and repatriation costs are specifically authorised by **us** or **our** appointed agents. Failure to obtain prior authorisation could prejudice **your** claim.
- (b) **You** must assist **us** or **our** agents in any way to minimise any claim made.

VEHICLE BREAKDOWN ASSISTANCE

If **you** break down and require assistance **you** may contact our control centre 24 hours a day:

Telephone: **02079 027 996**

Please provide the following information:

- State that **you** are insured by Cancellationplan and P J Hayman & Company Ltd
- The telephone number **you** are calling from (including the STD Code)
- The precise location of **your** vehicle including road numbers or landmarks
- **Your** vehicle registration, make, model and colour

After telephoning please stay with **your** vehicle until a rescue vehicle arrives.

Please note that **you** are responsible for the cost of any parts fitted. Whilst every effort will be made to provide the assistance services detailed in this policy, there may be occasions where due to circumstances beyond **our** control or due to the location of the **breakdown** certain services may not be available.

Note: If **we** are unable to verify **your** policy cover with **your** issuing agent immediately, **we** may need to take a credit or debit card number in order to provide the required assistance. No payment will be taken without the prior authority of the card holder.

YOUR INSURANCE COVER

Section 1 - Loss of Deposit, Cancellation, Curtailment

If **you** think **you** may have to cut **your journey** short (**curtail**) **we** must be told immediately - see under the heading "What to do in the Case of an Emergency" on page 3.

WHAT YOU ARE COVERED FOR:

Up to the **cost of the holiday** (maximum **£6,000**) as shown on **your** booking confirmation or policy schedule, in all per **insured party** in respect of reimbursement of deposits paid and forfeited and further payments due under the contract for:

- (i) transport charges,
- (ii) personal accommodation,
- (iii) **UK** car hire,
- (iv) pre-paid excursions booked by **you** before **you** go on **your journey**,

if the holiday is necessarily and unavoidably cancelled or curtailed due to the following necessary and unavoidable circumstances:

Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

- (a) The death, serious **injury** or serious illness or compulsory quarantine of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- (b) **You** or a **travelling companion** is called for jury service in the **UK** or as a witness in a court in the **UK**.
- (c) **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in the **UK**.

- (d) **Your redundancy**.
- (e) the withdrawal of leave for members of the Armed Forces or employees of a Government Department that could not reasonably have been expected at the time of applying for this insurance.

Curtailment

You cut **your journey** short (**curtail**) after it has begun because of one of the following:

- (a) Anything mentioned in Cancellation (above) except **redundancy**.
- (b) **You** are injured or ill and are in hospital for the rest of **your journey**.

Note:

- the amount payable is limited in respect of cancellation claims to the scale of cancellation charges as defined in the booking conditions of the accommodation provider's brochure(s).
- in respect of **curtailment** claims the amount is limited to the unexpired portion of the total contracted holiday cost for each night of the holiday foregone.

WHAT YOU ARE NOT COVERED FOR:

Under Cancellation and Curtailment

The first **£40** of each and every claim per party, except in respect of Loss of deposit only claims which are subject to an **excess** of **£15** per party.

Note: This **excess** increases to **£80 per party** in respect of claims arising from an **existing medical condition**. Refer to the **Important - Medical Conditions** on page 3.

Any circumstance stated under Important - Medical Conditions on page 3.

Anything caused by:

- **your** carriers' refusal to allow **you** to travel for whatever reason;
- the bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal;
- a one-way trip;
- any trip where the ticket has no fixed return date.

Any payment or part payment made using frequent flyer vouchers, Air / Avios Miles vouchers or other vouchers that have no financial face value.

Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Any claim where **you** are unable to provide proof of **your termination of employment** due to redundancy.

Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, **injury** or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

Please refer to Conditions and Exclusions applicable to all sections that also apply.

Section 2 – Medical Repatriation & Other Expenses

This section includes a UK Helpline Service which must be contacted in the event of hospitalisation or if **you** think **you** may have to come **home** early or extend **your journey** because of illness, **injury** or accident - please see under the heading "What to do in the Case of an Emergency" on page 3.

WHAT YOU ARE COVERED FOR:

In the event that during the **period of insurance** the **insured person** is hospitalised for at least **48 hours**, following emergency in-patient treatment whilst travelling in the **United Kingdom AND** is more than **25 miles** from **home**, the following benefits will apply:

Medical Repatriation

To pay up to **£25,000** in total in respect of:

- (a) Emergency medical repatriation approved by **us** to a hospital within the location of the **insured person's** normal place of residence where this is medically practical and subject to confirmation that hospitalisation will be for at least **48 hours**.
- (b) The reasonable cost of transfer by public transport to the **insured person's home** on approved discharge from hospital including the cost of a medical escort / **relative** or friend required on medical advice to accompany the **insured person**.

Emergency Accommodation

To pay up to **£500** in total in respect of the reasonable cost of hotel / accommodation (room only) to enable **1** member of the **insured party** or immediate family to visit / remain near the **insured person** if the **insured person** is hospitalised during the **period of insurance**.

Visit by Close Relative

To pay up to **£500** in total in respect of reasonable transport costs to enable **1** member of the **insured person's** immediate family to visit the **insured person** if the **insured person** is hospitalised during the **period of insurance** and if no family member already present.

Transportation of Deceased

To pay up to **£1,500** in total in the event of the death of the **insured person** during the **period of insurance** in respect of the cost of transporting the body or ashes (excluding funeral and interment costs) to the **insured person's** home town or normal place of residence.

Hospital Inconvenience Benefit

In the event that the **insured person** is admitted as an in-patient due to accidental bodily injury or sickness during the **period of insurance** a sum of **£25** per complete day that the **insured person** is hospitalised will be paid up to a maximum of **£500** in total.

Repatriation of Vehicle / Personal possessions

To pay up to **£1,000** in total in respect of the cost of repatriation of the **insured person's** vehicle and / or **personal possessions** to the **insured person's home** if during the **period of insurance** the **insured person** is hospitalised and in the event that there is no other qualified driver in the party at the time of repatriation / approved discharge from hospital.

Additional Assistance

Reasonable costs of assistance (but not the cost of the items themselves) in replacing essential drugs, medication, prescription glasses or contact lenses which have been lost or stolen during the **period of insurance**. In addition transmission of up to **4** urgent messages to the **insured person's** immediate family and **business associate** following hospitalisation.

WHAT YOU ARE NOT COVERED FOR :

The first **£40** of each and every claim each **insured person** under Medical Repatriation.

Note: This excess increases to **£80** per person in respect of claims arising from an existing medical condition. Refer to the Important - Medical Conditions on page 3.

Any circumstance stated under Important – Medical Conditions on page 3.

The cost of replacing any medication **you** were using when **you** began **your journey**,

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- any costs incurred **12** months after the date of **your** death, **injury** or illness;
- any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Please refer to Conditions and Exclusions applicable to all sections that also apply.

Section 3 - Personal Accident

WHAT YOU ARE COVERED FOR :

We will pay **you** or **your** Personal Representative one of the following amounts for an **accident** during **your journey**.

Death - £10,000 for death (**we** will not pay more than **£2,500** if **you** are aged **17** or under at the time of the **accident**).

Permanent loss - £15,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement - £15,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do (**we** will not pay any compensation if **you** are aged **17** or under or aged **75** or over at the time of the **accident**).

WHAT YOU ARE NOT COVERED FOR :

Any circumstance stated under Important – Medical Conditions on page 3.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;

We will not pay more than one of the benefits resulting from the same **injury**.

Please refer to Conditions and Exclusions applicable to all sections that also apply.

Section 4 - Personal Liability

If **you** are hiring a motorised or mechanical vehicle while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under our policy.

WHAT YOU ARE COVERED FOR :

We will pay up to **£2 million** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following:

- Bodily **injury** of any person;
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed;
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note: Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without our written consent.

WHAT YOU ARE NOT COVERED FOR :

The first **£100** of each and every claim per **insured party** in respect of damage to any holiday accommodation;

Any liability for bodily **injury** or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or employment of a **relative**;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for;

Any contractual liabilities;

Any liability for bodily **injury** suffered by **you**, a **relative** or **travelling companion**;

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:

- the use of any land or building except for the accommodation **you** are using on **your journey**;
- motorised or mechanical vehicles and any trailers attached to them;
- aircraft, motorised watercraft or sailing vessels.

Please refer to Conditions and Exclusions applicable to all sections that also apply.

Section 5 - Personal Possessions & Personal Money

WHAT YOU ARE COVERED FOR :

Up to **£1,500** in total for **your personal possessions** damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **£250** in total whether jointly owned or not.

There is also a single article, **pair or set** limit of **£250**.

We will pay up to **£250** for loss or theft of **your personal money** in total, whether jointly owned or not while on **your journey**.

Note: It will be our decision to pay either:

- the cost of repairing **your** items; or
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

You must report any theft or loss to the police within 24 hours of discovery and ask them for a written police report.

WHAT YOU ARE NOT COVERED FOR :

The first **£40** of each and every claim for each **insured person**;

More than the part of the **pair or set** that is stolen, lost or destroyed;

More than **£75** for any single article, **pair or set** unless the claim is substantiated by an original sales receipt or original pre-loss valuation;

Valuables unless an original sales receipt or original pre-loss valuation is provided;

Breakage of or damage to:

- sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment;
- Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin;

The cost of replacing or repairing false teeth;

A claim for more than **1** mobile phone per **insured person**;

Loss or theft of, or damage to the following:

- Items for which **you** are unable to provide a receipt or other proof of purchase;
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVD's, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
- **Valuables** left in a motor vehicle;
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time;

- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;
- Contact or corneal lenses, unless following fire or theft;
- Bonds, share certificates, guarantees or documents of any kind;
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**);

Compensation unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency;

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency;

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service;

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to Conditions and Exclusions applicable to all sections that also apply.

Section 6 – Travel Disruption

WHAT YOU ARE COVERED FOR

We will pay up to **£300** for any additional accommodation or transport charges necessarily incurred to get to or return **home** from the holiday destination as a direct result of **your** failure to reach the departure port, airport, coach departure point or channel terminal by the time stated in the itinerary supplied, due to strike, industrial action, adverse weather conditions, accident or mechanical breakdown involving scheduled public transport services or the vehicle in which **you** are travelling.

WHAT YOU ARE NOT COVERED FOR

Your failure to allow sufficient time necessary to arrive at the departure time in accordance with the itinerary supplied.

Circumstances which could reasonably have been anticipated at the date of issue of this policy.

Note: **You** may claim under this section or section 7 - Unexpected Events - Travel delay but not both.

Please refer to Conditions and Exclusions applicable to all sections that also apply.

Section 7 - Unexpected Events

WHAT YOU ARE COVERED FOR :

Travel delay

£30 for the first **6** hours delay and **£15** for each additional **6** hours delay, up to **£90** in total per **insured person** in respect of additional travel and accommodation expenses as a result of strike/industrial action, adverse weather conditions or mechanical breakdown/derangement of the sea vessel, aircraft or train which results in the delay of at least **6** hours in the outward departure, as specified in the itinerary supplied to the **insured person**.

Note: **You** may claim under this section or section 6 - Travel disruption but not both.

Polluted beaches

A sum of **£30** per complete day up to **£150** in total per **insured person** in the event that the beaches at the **insured person's** pre-booked holiday accommodation are unfit for use due to pollution and written confirmation obtained from the Coast Guard and there was no prior indication of this at the time of booking.

Catastrophe cover

Up to **£1,000** in total per **insured person** in respect of additional travel and accommodation costs in the event that the area within **25** miles of the pre-booked holiday accommodation suffers a **catastrophe**.

Nuisance cover

Up to **£1,000** in total per **insured person** in respect of additional travel and accommodation costs in the event that after the booked commencement date the holiday is disturbed by a significant **nuisance**, for a continuous period in excess of **48** hours and is outside of the control of the accommodation provider / letting agency.

WHAT YOU ARE NOT COVERED FOR :

Delays not substantiated by written confirmation from the carrier.

Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately it is found necessary to cancel or **curtail** the travel arrangements.

Circumstances already known at the time of taking out this insurance.

Any claim not substantiated by third party evidence e.g. a police / local authority report etc.

Please refer to Conditions and Exclusions applicable to all sections that also apply.

Section 8 – Vehicle Breakdown

WHAT YOU ARE COVERED FOR:

(a) **We** will pay up to **£200** in total per **insured vehicle** for the refund of emergency call-out fees and labour charges (including recovery costs to the nearest garage) needed to repair the **insured vehicle** immediately and so allow **your journey** to continue.

OR

(b) If the **insured vehicle** cannot be driven for more than **24** hours as a result of a **breakdown** or the only available driver in **your** party is suffering from a serious illness or serious **injury**, **we** will refund the following costs and expenses as long as they are as a direct result of the **breakdown**, illness or **injury** and are paid immediately after the **breakdown**, illness or **injury**:

- The cost of taking the **insured vehicle** to the nearest garage or railway station.

- The cost of one of the following:
 - hiring one equivalent vehicle up to **£75** per day and **£750** in total per **insured vehicle**; or
 - providing an alternative driver in the event of a serious illness or serious **injury** of the only available driver in **your** party up to **£75** per day and **£750** in total per **insured vehicle**; or
 - second class rail fares or coach fares so that **you** and **your** party can finish **your journey** and / or return **home**.
- Extra hotel accommodation costs for **you** and each member of **your** party up to **£50** per **insured person** per day, incurred while travelling to or from the holiday location.
- The cost of recovering the **insured vehicle** to **your home** or costs incurred in travelling from **your home** or holiday location to the scene of the **breakdown** to collect the **insured vehicle** after repair.

Note :

Cover will only be provided under (a) OR (b).

This policy provides cover for one vehicle only.

WHAT YOU ARE NOT COVERED FOR:

More than **£200** in total per **insured vehicle** for part (a).

More than **£3,000** in total per **insured vehicle** for part (b).

Breakdowns due to a lack of petrol, oil, water or frost damage.

Use of the **insured vehicle** for racing, pace-making or being in any contest or speed trial or any rigorous reliability testing.

The cost of any repair - apart from repairs under (a).

Any cost arising from filling the **insured vehicle** with the incorrect or contaminated fuel.

The cost of any petrol or oil used in a hired vehicle or the cost of returning hired vehicles to the hire company.

The cost of any repairs or charges incurred as a result of an accident involving the **insured vehicle**.

The cost of any parts, components or materials used to repair the **insured vehicle**.

A vehicle which has not been serviced to the manufacturers recommendations and kept in a safe and roadworthy condition.

A vehicle which has electrical or mechanical faults which keep happening.

Any hotel accommodation costs if **your** main accommodation is a tent.

Costs if medical evidence of illness or **injury** was not given to **us** before the arrangements were made.

Any transport not arranged by **us**.

Please refer to Conditions and Exclusions applicable to all sections that also apply.

CONDITIONS

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

1. **You** are a resident of the **UK**.
2. **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
3. **You** have a valid policy schedule / booking confirmation.
4. **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for.
5. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
6. **You** must contact **our** motoring breakdown service when the **insured vehicle** has a **breakdown** or it is stolen. **We** will not provide cover if **we** have not authorised it. **You** must get **our** authorisation for service costs at the time the **insured vehicle** has a **breakdown** or it is stolen. This must be organised by **us** and carried out according to **our** instructions.
7. **You** must keep the **insured vehicle** in a safe and roadworthy condition and serviced to the manufacturer's recommendations.
8. **You** must do everything necessary to get the repairs to the **insured vehicle** carried out.
9. **You** must not abandon the **insured vehicle** or any vehicle parts to be dealt with by **us**.
10. **You** must tell **us** immediately of any extra or replacement car **you** want to have insured. If **you** do not tell **us** and an incident happens with the car concerned, this will make the policy invalid.

We have the right to do the following:

1. Cancel the policy if **you** do not tell **us** about relevant information or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances **we** may report the matter to the police.
2. Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
3. Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
4. Take over and deal with, in **your** name, any claim **you** make under this policy.
5. Take legal action in **your** name (but at our expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
6. With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
7. Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.

8. Not accept liability for costs incurred after the date the treating **doctor** and **our** medical advisers agree **you** should return **home**, if **you** refuse to be repatriated.
9. Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within **14** days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
10. Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
11. If **you** cancel or cut short **your journey** all cover will be cancelled without refunding **your** premium.
12. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
13. Only pay **our** proportion of any loss where **you** have not insured for the full cost of the **journey**.
14. Decide on the best way of dealing with **your** call for help. **We** will take account of **your** own wishes whenever possible.
15. Not to provide help if the **insured vehicle** has an electrical or mechanical fault which keeps happening or has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
16. Not pay for any event which is covered by another insurance policy or any motoring organisation's service.

EXCLUSIONS APPLICABLE TO ALL SECTIONS

- A. We** will not cover **you** for any claim arising from, or relating to, the following:
1. Relevant information that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
 2. Any epidemic or pandemic.
 3. **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
 4. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
 5. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 6. Any currency exchange rate changes.
 7. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any data as the true or correct date, or to continue to function correctly beyond that date (except under the Medical repatriation and other expenses and Personal accident sections).
 8. **You** acting in an illegal or malicious way.
 9. **You** not enjoying **your journey** or not wanting to travel.
 10. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
 11. **We** will not pay for the following:
 - a) Anything caused by the **insured vehicle** being used for:
 - i) carrying goods or materials;
 - ii) hire or reward; or
 - iii) motor racing, rallies, speed or other tests.
 - b) Anything caused by **you**:
 - i) causing damage or **injury** on purpose;
 - ii) breaking the law;
 - iii) deliberately putting yourself at risk (unless **you** were trying to save another person's life);
 - iv) being under the influence of alcohol or drugs (other than those prescribed by a registered **doctor** but not when prescribed for the treatment of drug addiction); or
 - v) not following the laws of the country or local authorities.
 12. **We** will not provide cover for any goods, services, advice or arrangements supplied, given or made by **us**, any insurer providing cover which forms part of this policy, or any agent acting for them.
 13. Any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
 14. Any **hazardous activity** or any kind of manual work.
 15. The usage of **drones**.
 16. **You** travelling on a motorised vehicle for which **you** do not hold appropriate qualifications to ride at **home**.
 17. **You** riding pillion, if the rider does not also hold appropriate qualifications.

18. **You** travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
19. **In respect of all sections other than section 2 - Medical repatriation & other expenses:** War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.

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 trip where the ticket has no fixed return date.
3. a one-way trip.

HOW TO MAKE A CLAIM

If **you** need to make a claim please contact the Cancellationplan Claims Department on **02392 419 891** (opening hours 9am - 5pm Monday to Friday excluding Bank Holidays) or email: claims@pjhayman.com and ask for a claim form or write to:

P J Hayman & Company Limited
Cancellationplan Claims Department
Stansted House, Rowlands Castle, Hampshire PO9 6DX

Below is a list of the documents **we** will need in order to deal with **your** claim :

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

MAKING A COMPLAINT

We aim to provide **you** with a first class policy and unrivalled service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

Complaints regarding the SALE OF THE POLICY or the CLAIMS SERVICE

If **you** have a complaint please contact:

The Customer Services Manager, P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX, as **your** issuing agent.
Email: customerservices@pjhayman.com

If this does not resolve **your** problem regarding the sale of the policy or the claims service, please write to:

The Branch Manager, URV
1 Tower View, Kings Hill, West Malling ME19 4UY

Complaints regarding the EMERGENCY MEDICAL ASSISTANCE SERVICE or the VEHICLE BREAKDOWN SERVICE

The Branch Manager, URV
1 Tower View, Kings Hill, West Malling ME19 4UY

Please supply **us** with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are still not satisfied with the outcome **you** may ask the Financial Ombudsman Service (FOS) to review **your** case.

Their address is Exchange Tower, Harbour Exchange Square, London E14 9SR

Their telephone advice line is:

0300 123 9123 (freephone number for mobile users) or

0800 023 4567 (freephone number for a landline).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Online sales only:

If **you** purchased **your** policy online, **you** are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on **your** behalf.

Please call 02392 419 843 for large print, audio and Braille.

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