

Cancellationplan Insurance Policy 2019/20

Arranged by P J Hayman & Co Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX
Underwritten by Union Reiseversicherung AG. UK Branch
Travel must take place within 18 months of the start date of **your** policy
Master Policy No. RTAKP 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**.

SCHEDULE OF BENEFITS

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 £4,000) per party	£40 (£15 loss of deposit) per party
2. Medical repatriation & other expenses Medical repatriation/transportation of deceased Emergency accommodation Visit by close relative Hospital inconvenience benefit Repatriation of vehicle/personal possessions Additional assistance	£25,000 £500 £500 £25 per 24 hrs/£500 in total £1,000 £500	£40 Nil Nil Nil Nil Nil
3. Accidental death & disability benefit Death Loss of eye(s), limb(s) Permanent physical disability	£10,000 £15,000 £15,000	Nil
4. Personal liability	£2,000,000	Nil (£100 damage to accommodation per party)
5. Personal possessions & Personal money Possessions Money	£1,500 £250	£40
6. Travel disruption	£300	Nil
7. Unexpected events Travel delay - over 6 hrs Polluted beaches Natural disaster cover Nuisance cover	£30 first 6 hrs £15 each additional 6 hrs £90 in total £30 per 24 hrs £150 in total £1,000 £1,000	Nil
8. Vehicle breakdown a) Labour charges OR b) 1. Towing 2. - Vehicle hire; OR - Alternative driver; OR - Rail or Coach fares 3. Hotel costs 4. Vehicle recovery Note: cover is only provided under a) up to £200 per vehicle OR b) up to £3,000 per vehicle	£200 - per vehicle Overall cost per vehicle £75 per 24 hrs/£750 in total per vehicle £75 per 24 hrs/£750 in total per vehicle Overall cost per vehicle £50 per 24 hrs Overall cost per vehicle	Nil

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**.

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IMPORTANT TELEPHONE NUMBERS

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

24-hr emergency medical assistance - UK helpline: **0203 829 6745**

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

Claims department: **02392 419 891**

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

IMPORTANT INFORMATION

Insurer

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

How your policy works

Your policy, which details the full cover, limits and exclusions applicable to the insurance, together with the 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.

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

Data Protection

You should understand that any information **you** have given to P J Hayman & Company Ltd will be used in our function as a Joint Data Controller in conjunction with Travel Insurance Facilities Plc for the administration of the insurance contract (this will be clarified in our privacy policy detailed in the link below). This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of the group). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about **you** to countries outside the European Economic Area (EEA). **You** have a right to access, rectification and erasure of information that we hold about **you**.

If **you** would like to exercise either of these rights **you** should contact in writing: P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which P J Hayman & Company Ltd, as claims handlers have not seen, **you** may bring this to the claims manager's attention in writing: The Claims Manager, P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

We are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of **your** personal data. For our full privacy policy terms, please see: www.pjhayman.com/documents/PJH_Privacy_policy.pdf

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.

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**.

Curtailed / curtail - means the cutting short of **your journey** by **your** early return following **your repatriation**.

Doctor - means a general practitioner, consultant or specialist.

Drones - un-manned aerial vehicles that belong to or being used by **you**.

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.

Excursion - means a short trip or activity undertaken for leisure purposes.

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.

Gadgets - a handheld consumer electronic device such as mobile phones, tablets, I-pads, Kindles, satnavs, cameras, lenses, camcorders, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players, I-pods and **laptops**.

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 labour**.

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

Injury - means an identifiable injury caused solely and directly by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Inshore - within 12 Nautical miles off the shore.

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 a vehicle belonging to a member of the **insured party**, 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 holiday or trip not exceeding 45 days duration, for which **you** have made a booking such as transport or accommodation, which begins when **you** leave **home** and ends on **your** return (i) to **your home** at the end of **your** holiday or trip, or (ii) following **your repatriation**.

Laptop - means portable computer suitable for use whilst travelling.

Leisure activity - the following activities are automatically covered:

- banana boating, 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 Accidental death & disability benefit or Personal liability), marathon running, mountain biking, netball, orienteering, paddle boarding (**inshore**), parasailing 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 (inside marked areas and/or with a lifeguard present), 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:

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.

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.

Medical condition - means any disease, illness or injury, including any psychological conditions.

Natural disaster - a natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption, which directly affects the access to the area or holiday accommodation.

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

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) cover starts from the date of issue of this policy and ends when **you** leave **home**.

In respect of all other sections, cover starts when **you** start **your journey** and ends when **you** complete **your journey**. In any event not to start 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, 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 - means spouse or partner (who **you** are living together with), parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

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

Repatriation - the return of someone named on the policy to their **home**, a hospital or nursing home within the location of their normal place of residence as authorised by the UK Helpline Service.

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 - television equipment, radios, CD players, audio equipment, computer equipment / accessories, hard drives, flash drives, binoculars, telescopes, antiques, jewellery, **gadgets**, watches (only meaning a traditional watch such as analog, automatic or digital), precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, or Compact Discs.

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

IMPORTANT - MEDICAL CONDITIONS

All claims are excluded where at the time of booking **your journey**, taking out this insurance or paying any further balance or instalments:

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 **medical condition** 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 a medical professional such as **your** dentist or where they would have been if they had sought their advice before beginning the **journey**; or
- iv) knows that they will need treatment or consultation at any medical facility during the **journey**; 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: **0203 829 6745**

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 **£4,000**) 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 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 H. M. Forces, the Police, Fire, Nursing or Ambulance Services 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:

In respect of cancellation claims:

- the amount payable is limited 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.
- **we** will pay either **your** pre-booked return travel costs, or the cost of **your curtailment** travel costs, whichever is the greater.
- payment will be made on the number of full days of **your journey** that are lost from the day **you** are brought **home**.

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:

- 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;
- riot, civil commotion, strike or lock-out;
- the death of any pet or animal.

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

Any claim where:

- **you** have not obtained prior authority to take leave;
- leave has been cancelled or curtailed on disciplinary grounds.

Under Cancellation

Your disinclination to travel.

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

Your loss of enjoyment of the **journey** however caused.

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.

Any resumption of a **journey** once it has been **curtailed**. There is no further cover once **you** have returned to **your home**.

Your curtailment travel costs must be to the same standard as that of **your** pre-booked return travel costs booked as part of **your** original **journey**.

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.

For the purposes of the following cover only 'Repatriation' will be defined as:

Repatriation - **your** return to a hospital within the location of **your home** as approved by **us** or **our** Helpline Service.

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

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

1. Emergency medical **repatriation** where this is medically practical and subject to confirmation that hospitalisation will be for at least 48 hours.
2. The death of the **insured person** during the **period of insurance**, for the cost of transporting the body or ashes (excluding funeral and interment costs) to the **insured person's home**.

- b) To pay up to **£500** in total in respect 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.

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 24 hours 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

To pay up to **£500** in total in respect 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) or any costs for food or drink.

Anything caused by:

- 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 - Accidental Death & Disability Benefit

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.

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 for any amount incurred due to an event occurring during the **period of insurance** that **you** are legally liable to pay that relates to an incident caused directly or indirectly by **you** 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 mechanically propelled 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. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

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**;

A claim for sim cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;

The usage of, or damage to, **drones**;

Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**;

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**);
- Car keys, car parts or car accessories that are specifically designed for the use in or on a motor vehicle;

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 left out-of-sight in the locked 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.

The failure of **your** public transport service that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

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 24 hours 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.

Natural disaster 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 **natural disaster**.

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.

The failure of **your** sea vessel, aircraft or train that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

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 24 hours 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 24 hours 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 24 hours, 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).

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:

- You** are a resident of the **UK**.
- You** must be in the **UK** when the policy starts and when the policy ends.
- 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.
- You** have a valid policy schedule / booking confirmation.
- 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.
- You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- You** support any claim with the correct documentation as laid out for the individual section.
- 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.
- You** must keep the **insured vehicle** in a safe and roadworthy condition and serviced to the manufacturer's recommendations.
- You** must do everything necessary to get the repairs to the **insured vehicle** carried out.
- You** must not abandon the **insured vehicle** or any vehicle parts to be dealt with by **us**.
- 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:

- 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.
- Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- Take over and deal with, in **your** name, any claim **you** make under this policy.
- Take legal action in **your** name (but at our expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- 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.
- 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.
- 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.
- 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 Accidental death & disability benefit 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. Decide on the best way of dealing with **your** call for help. **We** will take account of **your** own wishes whenever possible.
14. 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.
15. Not pay for any event which is covered by another insurance policy or any motoring organisation's service.
16. Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom**.

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. The fear of an epidemic, pandemic, infection or allergic reaction.
3. **You** travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign and Commonwealth Office at the time of **your** departure.
4. Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
5. Any currency exchange rate changes.
6. The operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking or any deliberate or criminal act by an **insured-person**.
7. **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) piloting or travelling in an aircraft where **you** or the pilot are not licensed to carry passengers;
 - iv) not following the laws of the country or local authorities.
 - c) Anything caused by **you**, **your travelling companion**, **relative** or **business associate** being under the influence of:
 - drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
 - alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine);
 - solvents; or
 - anything relating to **you**, **your travelling companion**, **relative** or **business associates** prior abuse of drugs, alcohol or solvents;
8. **Your** suicide, self injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life).
9. **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.
10. Any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
11. Any **hazardous activity** or any kind of **manual labour**.
12. The usage of **drones**.
13. **You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate at **home** (Note: there is no cover under Section 4 - Personal Liability for any claim related to the use of motorised vehicles).
14. **You** travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications.

Note: you can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>

15. **In respect of all sections other than section 2 - Medical repatriation & other expenses:** 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.
16. If **you** choose not to adhere to medical advice given any claims related to this will not be paid.
17. Any claim where **you** have travelled against the advice of **your doctor** or a medical professional such as **your dentist**.

B. This insurance will not cover:

1. loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel/cattery fees or any other loss unless it is specified in the policy.
2. any trip where **you** have no pre-booked return ticket or cannot prove **your** intention to return to **your home**.
3. a one-way trip.

HOW TO MAKE A CLAIM

If **you** need to make a claim please contact the Cancellationplan Claims Department.

Download online claim forms: www.pjhayman.com/claims/, or

Telephone: **02392 419 891** (open 9am - 5pm Monday to Friday closed 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 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.
- **We** will pay a maximum of **£80** to **your** GP for medical records/completion of a medical certificate, that have been requested by **us**.

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. Please contact:

All complaints (*other than* relating to the sale of the policy):

Customer Insights Manager, URV

1 Tower View, Kings Hill, West Malling ME19 4UY

Telephone: **0203 829 6604**

Email: complaints@tifgroup.co.uk

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.

Complaints relating to the sale of the policy:

Customer Services Manager, P J Hayman & Company Limited

Stansted House, Rowlands Castle, Hampshire PO9 6DX

Email: customerservices@pjhayman.com

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

Their address is Exchange Tower, 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.

This insurance is arranged by P J Hayman & Company Limited. Cancellationplan is a trading name of P J Hayman & Company Limited
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