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### Product: Coach Plus - Single Trip Policy

The following summary does not contain the full terms and conditions of the contract which can be found in your Insurance Policy. The agreed sums insured are specified in your Insurance Policy.

#### What is this type of insurance?

This is a travel insurance policy.



#### What is insured?

The policy covers up to the following, if:

✓ You are not able to go on your trip	£5,000
✓ You need to come home early	£5,000
✓ You need emergency medical treatment	£5,000,000
✓ You are confined to a public hospital abroad	£1,000
✓ You need to be repatriated	£10,000
✓ Your possessions are lost, stolen or damaged	£2,000
✓ Your possessions are delayed	£150
✓ Your cash is lost or stolen	£250
✓ Your passport is lost or stolen	£250
✓ Your travel to/from your destination is disrupted	£1,000
✓ Your departure is delayed by 12 hours or more	£150
✓ You choose to cancel after a delay of 12 hours	£5,000
✓ You are held legally liable for injury or damage	£2,000,000
✓ You need legal advice	£25,000
✓ You suffer death or injury following an accident	£15,000

You can add the following optional cover to your policy:

Excess waiver



#### What is not insured?

- ✗ Excesses apply and are shown in the Insurance Policy - you are responsible for paying this amount in the event of a claim.
- ✗ Existing medical conditions where you are not able to comply with the Important Medical statement as detailed within the Insurance Policy.
- ✗ Dental treatment other than to alleviate sudden pain.
- ✗ Trips which have begun before your policy cover start date.
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel.
- ✗ You taking part in activities unless stated as covered in your Insurance Policy.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ Any trip involving a cruise.
- ✗ There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
- ✗ There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of the above. Except for Sections 2.a) Medical & Incidental Expenses, 2.b) Hospital Inconvenience Benefit and 2.c) Repatriation & Emergency Expenses. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.



#### Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule or Booking Confirmation.
- ! Unless agreed with us there will be no cover for travel to an area that is classified by the FCO as 'Advise against all travel or Advise against all but essential travel'.
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations.
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked.
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation.



## Where am I covered?

**IMPORTANT:** this will depend on your needs - the cover you chose is shown on your Policy Schedule or Booking Confirmation.

The following options are available to you, please visit [www.pjhayman.com/travel-insurance/coach-plus/](http://www.pjhayman.com/travel-insurance/coach-plus/) or call on **02392 419 855** for full definitions:

- Europe
- The Channel Islands and the Republic of Ireland.
- UK



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- Premiums must be paid on time.
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.



## When and how do I pay?

You must pay your premium before the policy can be issued.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



## When does the cover start and end?

Single Trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your Policy Schedule or Booking Confirmation.



## How do I cancel the Contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this within 14 days of purchase to obtain a full refund of the premium paid, please use the contact details provided in the policy.

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