

Coach Plus

Insurance Policy 2019/20



UK & European Coach Holiday Insurance

This policy was not designed to cover known or publicly announced events. As such, except for Sections 2.a) Medical & Incidental Expenses, 2.b) Hospital Inconvenience Benefit and 2.c) Repatriation & Emergency Expenses, there is **no cover** for 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 these.

Arranged by P J Hayman & Company Limited
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. CPAKP40030

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)	EXCESS*
1. Cancellation and Curtailment	£5,000	£50**
2.a) Medical & incidental expenses (not your home country)	£5,000,000	£50
2.b) Hospital inconvenience benefit (not your home country)	£1,000 (£25 per 24 hours)	Nil
2.c) Repatriation & emergency expenses	£10,000	£50
3. Accidental death & disability benefit	£15,000	Nil
4. Personal possessions	£2,000	£50
5. Delayed personal possessions	£150	Nil
6. Personal money (cash limit)	£500 (£250)	£50
7. Loss of passport or travel documents	£250	Nil
8. Personal liability	£2,000,000	Nil***
9. Travel disruption	£1,000	Nil
10. Travel delay (not your home country) Delay Abandonment	£150 (£30 per 12 hours) £5,000	Nil £50
11. Legal expenses	£25,000	Nil

Notes:

- 1) Some sections of cover also have extra sub-limits. For example, section 4 - **Personal possessions** has a single article and **valuables** limit.
- 2) **You** may claim under section 9 - Travel disruption or section 10 - Travel delay but not both.
- 3) **Excess:**

* The **excess** applies per person (unless otherwise shown).

** The **excess** under section 1 - Cancellation and Curtailment will be reduced to **£15** for loss of deposit or for trips under **£100**.

*** Under section 8 - Personal liability there will be an **excess** of **£100** for damage to accommodation per party.

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

IMPORTANT TELEPHONE NUMBERS

Customer services:

P J Hayman & Company Limited **02392 419 855**

24-hr emergency medical assistance:

Outside **your** home country **+44 (0) 203 829 6745**

Within **your** home country **0203 829 6745**

24-hr legal helpline: **0161 228 3851**

Claims department: **02392 419 891**

CONTENTS

	Page
Schedule of benefits	1
Important telephone numbers	1
Important information	1-2
Definition of words	2-3
Geographical areas	3
Important - medical conditions	3
Reciprocal health arrangements	3
24-hour emergency medical assistance	3
Your insurance cover - sections 1 to 11	4-7
General exclusions	7
General conditions	7
Making a claim	8
Making a complaint	8

IMPORTANT INFORMATION

Thank **you** for taking out Coach Plus travel insurance with **us**.

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 **your** Coach Operator or P J Hayman & Company Limited on **02392 419 855**.

Insurer

Your Coach Plus travel insurance is underwritten by Union Reiseversicherung AG. UK Branch.

How your Policy Works

This policy, which details the full cover, limits and exclusions applicable to the insurance, together with the policy schedule or booking confirmation 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 the heading '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 419 855**. **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 **your** Coach Operator or P J Hayman & Company Limited on **02392 419 855**, within **14** days of receiving **your** policy and return all **your** documents for a refund of **your** 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

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 tifgroup). 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

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 document they have the meanings given below. These words are highlighted by the use of bold print.

Back country - guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.

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

Channel Islands (CI) - Jersey, Guernsey, Sark, Alderney, Herm, Jethou, Brecqhou and Lihou.

Cruise - a pleasure voyage of more than **72** hours duration, sailing as a passenger on a purpose built ship on seas or oceans, that may include stops at various ports.

Curtailment/Curtail - the cutting short of **your journey** by **your** early return following **your repatriation**.

Doctor - a general practitioner, consultant or specialist.

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

Duty free - any items purchased at duty free (including but not limited to tobacco products, alcohol, perfumes, cosmetics).

Excess - 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 - a short trip or activity undertaken for leisure purposes.

Family - **your** spouse/partner, parent, parent-in-law, grandparent, brother, sister, child or step-child, foster child, grandchild, son or daughter-in-law and anyone for whom **you** are the legal guardian or next of kin, who reside within the **UK** or the **Channel Islands**.

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 - your usual place of residence in the **UK** or the **Channel Islands**.

Inshore - within 12 Nautical miles off the shore.

Insurer - Union Reiseversicherung AG.UK Branch.

Journey - a holiday or trip 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 - 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), glacier walking, 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, safari trekking in a vehicle (must be an organised tour), 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 419 855**. 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 - 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 - any disease, illness or injury, including any psychological conditions.

Off piste - skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including **back country** or areas marked or prohibited from entry.

On piste - piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as **off piste** and therefore require purchase of an additional activity pack.

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

Period of insurance - cancellation cover starts from the date of issue of the policy and ends when **you** leave **home**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.

In the event that **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided, the **period of insurance** is automatically extended free of charge until **you** can reasonably finish the **journey**.

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

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

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

Relative - 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, nursing home or funeral director in the **UK** or the **Channel Islands**, as arranged by the Emergency Medical Assistance Service.

Resident - a person who is resident in the **UK** or the **Channel Islands** and who is registered with a **doctor** in the **UK** or the **Channel Islands**.

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.

Travel documents - driving licence, travel tickets, admission tickets, travel passes, ski passes, all of which are owned by **you**.

United Kingdom (UK) - 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 - Union Reiseversicherung AG. UK Branch.

Winter sports - on piste skiing, snow boarding and ice skating.

Note: if **you** intend to participate in any **winter sports** activity **you** must ensure that:

- **you** are aged **74** years or under;
- **your** usual treating G.P. is happy for **you** to do so;
- **you** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment.

You, your, insured person, insured party - each person shown on the policy schedule or booking confirmation, for whom the appropriate insurance premium has been paid.

GEOGRAPHICAL AREAS

You will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy schedule or booking confirmation.

UK - England, Scotland, Wales, Northern Ireland and the Isle of Man.

CI/Eire - the **Channel Islands** and the Republic of Ireland.

Europe - Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece (and the Greek Islands), Holland (Netherlands), Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Norway, Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Vatican City.

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.

Pregnancy

Our policies include emergency medical expenses cover for pregnancy and childbirth from week **0** to week **28** inclusive whilst **you** are away. From the start of week **29** to week **40** of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, a Termination needed for medical reasons, Premature birth more than **12** weeks (or **16** weeks if **you** know **you** are having more than one baby) before the expected delivery date.

Please note **we** will not cover denial of boarding by **your** carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking **your journey** **you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that **journey**; no cover will be provided for cancellation in the event that, after booking **you** discover travel is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

RECIPROCAL HEALTH ARRANGEMENTS

European Health Insurance Card (EHIC)

The EHIC allows **you** to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge, provided **you** are a **UK resident** (please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC).

You must carry it with **you** when travelling abroad. Remember to check **your** EHIC is still valid before **you** travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years.

If **your** EHIC is accepted whilst obtaining medical treatment abroad **your** policy excess will be reduced to NIL (with the exception of any increased excess relating to declared **medical conditions**).

If **you** are travelling outside the EEA then there are some countries that have reciprocal agreements with the **UK** and these can be found on:

www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx

24-HOUR EMERGENCY MEDICAL ASSISTANCE

We strongly suggest **you** put the telephone number for **our** Emergency Medical Assistance Service into **your** mobile phone before **you** travel, so that it is to hand should **you** need it:

+44 (0) 203 829 6745

In a Medical Emergency

1. Call an ambulance using the local equivalent of a **999** number or alternatively by dialling **112** within the EU
2. Contact **our** 24 hour Emergency Medical Assistance Service for advice on: **+44 (0) 203 829 6745**

You will need to provide some basic information:

- **your** telephone number, so **you** can be contacted in case **you** are cut off;
- the name and age of the patient;
- information about the medical situation;
- the name of the hospital, ward, treating doctor and their contact telephone number;
- **your** travel arrangements, the name and address of the Coach Operator **you** purchased **your** insurance from and please state that **you** are insured by Coach Plus with P J Hayman & Company Ltd;
- the patient's own GP contact details in case **we** need to obtain further medical information.

You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to **our** Coach Plus Claims Department, P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX, UK.

Our Emergency Medical Assistance Service will explain this to them and provide the hospital with billing instructions, if necessary.

Things to be aware of/remember

- **Your** policy does not cover any costs for private medical treatment, unless authorised by **us**.
- NEVER give **your** passport to a clinic or hospital.
- It is not always possible to return **home** immediately after discharge following injury or illness. **You** will be able to return **home** when the assistance service considers it safe, in conjunction with **your** doctor, and airline regulations have been met. Sometimes **you** will need to stay locally for a while longer before returning **home** so the assistance team will arrange additional accommodation for **you**.
- **You** may be required to obtain **your** medical records in the event of a claim.

Outpatient Treatment or Minor Illness/Injury

If **you** need to see a doctor ask locally for the nearest public/state medical facility or seek advice on where to go for treatment from **our** Emergency Medical Assistance Service.

In Europe **you** should show them **your** EHIC card and have it accepted, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the standard policy excess will be reduced to **NIL**.

If **your** outpatient bill is less than **£500** then **you** will need to pay this to the medical facility at the time of treatment and ensure **you** keep all receipts so **you** can claim upon **your** return **home**.

You must call the Emergency Medical Assistance Service immediately if **your** medical bill is likely to exceed **£500**.

Note: **your** policy covers treatment at a public/state facility only, unless approved by **us**.

What if You Want to Come Home Early?

This policy covers **you** to come **home** early because **you** are ill or injured only if medical treatment is not available locally.

If **you** are thinking of cutting short **your** trip because **you** are not well then **you** must contact **our** Emergency Medical Assistance Service on **+44 (0) 203 829 6745** for advice first.

If **you** need to come **home** for any other reason, such as the illness of a close **relative** in the **UK** or the **Channel Islands**, then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured.

If **you** are not sure whether **your** circumstances are included in the cover then call **our** Travel Insurance Claims Department, on **+44 (0)2392 419 891** between 9.00am and 5.00pm UK time, for advice.

YOUR INSURANCE COVER

Section 1 – Cancellation and Curtailment

If **you** think **you** may have to cut **your journey** short (**curtail**), **we** must be told immediately - see under the heading '24-hour Emergency Medical Assistance' on page 3 for more information.

WHAT YOU ARE COVERED FOR

We will pay up to **£5,000** for **your** part of unused:

- i) transport charges,
- ii) personal accommodation,
- iii) pre-paid **excursions** booked before **you** go on **your journey**,

which have been paid or where there is a contract to pay that cannot be recovered from anywhere else. **We** will provide this cover in the following necessary and unavoidable circumstances:

• Cancellation

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

- the death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or **family** or **business associate** of **you** or a **travelling companion**;
- **you** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country;
- **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 **your home** country;
- **your redundancy**;
- 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:

- anything mentioned in Cancellation except **redundancy**;
- **you** are injured or ill and are in hospital for the rest of **your journey**.

Note:

- **We** will calculate **curtailment** claims from the date it is necessary for **you** to return to **your home** country or the date **you** are hospitalised as an inpatient, for the rest of **your journey**.
- **We** will pay unused travel expenses based on each 24-hour period **you** have lost.
- If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.
- In respect of **curtailment** claims **we** will pay either **your** pre-booked return travel costs, or the cost of **your curtailment** travel costs, whichever is the greater.

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

The first **£50** (**£15** for deposit only claims or for short break holidays not exceeding **£100** total holiday cost) of each and every claim per **insured person**.

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

Anything caused by:

- **you** not having the correct passport or visa;
- any restriction caused by the law of any country or people enforcing these laws;
- 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.

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.

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** country.

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 General Exclusions, General Conditions and Making a Claim that also apply.

Section 2.a) – Medical & Incidental Expenses (not your home country)

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your** stay because of illness, injury or accident, or if **your** medical expenses are over **£500** **we** must be told immediately - see under the heading '24-hour Emergency Medical Assistance' on page 3 for more information.

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** Personal Representatives up to **£5,000,000** in total for reasonable fees or charges **you** incur for the following necessary and unforeseen emergency expenses if **you** die, are injured have an accident or are taken ill during **your journey**.

• Emergency medical and hospital fees

We will pay reasonable non-elective emergency medical, surgical and hospital fees and expenses including charges for ambulance, nursing home, nursing attendance and dental treatment (for the immediate relief of pain only, limit **£200**) plus further fees, expenses and charges agreed by **us**, until such time as **you** are able to return **home**.

• Additional hotel accommodation expenses

We will pay reasonable additional hotel (room only) expenses beyond the number of days booked incurred by **you** following **your** hospitalisation, together with those of one member of **your family** / party if their presence is certified to be medically desirable.

• Emergency visit from your home country

We will provide 1 economy return ticket for a member of **your family** to travel from **your home** country if **you** are confined to hospital for more than **5** days and no other member of **your family** / party is already present.

• Emergency return to your home country

We will provide for the reasonable additional travel costs if **your** presence in **your home** country is urgently required due to the death or sudden and unforeseen hospitalisation of any member of **your family** or **business associate** residing in **your home** country, less any costs which would have been incurred had no claim arisen.

• Medical repatriation

Should **you** suffer accidental bodily injury or sudden and unforeseen illness and **our** medical adviser, in conjunction with the **doctor** treating **you**, considers that **your** condition is of such seriousness to warrant such action, **we** will organise and pay for **your repatriation**.

We reserve the right to repatriate **you** when in the opinion of **our** medical adviser, in conjunction with the **doctor** treating **you**, **you** are fit to travel.

If medically necessary one member of **your family**/party may accompany **you** and/or may include other members of **your family**/party where appropriate.

• Transportation of deceased

In the event of death **we** will organise and pay for the transportation of **your** remains or ashes to **your home** in **your home** country or the burial or cremation abroad (provided that the costs thereof shall not exceed the costs which would have been incurred to repatriate the body).

WHAT YOU ARE NOT COVERED FOR

The first **£50** of each and every claim per **insured person**.

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

The cost of medical, dental, hospital and nursing fees incurred and/or medical requisites prescribed in **your home** country and/or normal country of residence.

The cost wherever prescribed of any prosthesis, contact or corneal lenses, spectacles, hearing aids and cosmetic surgery.

Any expenses or fees (over **£500**) for in-patient treatment or **repatriation** which have not been notified to, and agreed by, **our** Emergency Medical Assistance Service.

The cost of treatment, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital.

Any form of treatment, which in the opinion of the **doctor** in attendance and **our** medical advisers, can reasonably be delayed until **your** return to **your home** country.

Emergency dental work costing more than **£200**.

Repairs to or for the provision of dentures, crowns or veneers.

Any dental work involving the use of precious metals.

Any dental work or treatment which could wait until **your** return to **your home** country.

Medication, which at the time of departure is known to be required or to be continued outside **your home** country.

Any additional costs arising from single or private room accommodation.

Additional hotel accommodation expenses which exceed the standard originally booked.

Any costs for food or drink.

Please refer to General Exclusions, General Conditions and Making a Claim that also apply.

Section 2.b) – Hospital Inconvenience Benefit (not your home country)

WHAT YOU ARE COVERED FOR

We will pay **£25** for each 24-hour period that **you** are in hospital as an in-patient outside **your home country** up to **£1,000** in total as a result of illness or injury during the **period of insurance**. Payment under this section is in addition to any amount payable under section 2.a) - Medical & incidental expenses.

WHAT YOU ARE NOT COVERED FOR

Please refer to **General Exclusions, General Conditions and Making a Claim** that also apply.

Section 2.c) – Repatriation & Emergency Expenses

This section includes a Helpline Service which must be contacted immediately in the event of hospitalisation - please see under the heading '24-hour Emergency Medical Assistance' 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

We will pay **you** or **your** Personal Representatives up to **£10,000** in total for reasonable fees or charges **you** incur for the following necessary emergency expenses if **you** die, were injured or taken ill during **your journey** and **you** are more than **25 miles** from **your home**:

- **Medical repatriation**
 - emergency medical **repatriation** where this is medically practical and subject to confirmation that hospitalisation will be for at least 48 hours;
 - the reasonable cost of transfer by public transport to **your home** on approved discharge from hospital including the cost of a medical escort/**relative** or friend required on medical advice to accompany **you home**;
 - in the event of **your** death during the **period of insurance** in respect of the cost of transporting **your** body or ashes (excluding funeral and interment costs) to **your home**;
- **Emergency accommodation**
up to **£200** in all in respect of the reasonable cost of hotel accommodation (room only) to enable **1** member of **your family** to visit/remain near **you** if **you** are hospitalised during the **period of insurance** and if no **family** member is already present;
- **Visit by relative**
up to **£250** in all in respect of reasonable transport costs to enable **1** member of **your family** to visit **you** if **you** are hospitalised during the **period of insurance**, and if no **family** member is already present;
- **Repatriation of luggage**
up to **£1,000** in all in respect of the cost of repatriation of **your** luggage to **your home** if during the **period of insurance** **you** are hospitalised;
- **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 **your family** and **business associate** following hospitalisation.

WHAT YOU ARE NOT COVERED FOR

The first **£50** of each and every claim per **insured person**.

Any costs for food or drink.

Additional flights which exceed the standard of that originally booked unless medically necessary and agreed with our Emergency Medical Assistance Service.

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

Please refer to **General Exclusions, General Conditions and Making a Claim** that also apply.

CONDITIONS APPLYING TO SECTIONS 2.a) & 2.c)

1. **Our** prior approval and consent must be obtained before any non-medical expenses are incurred under these sections, and **we** will be entitled to deduct from the amount paid the value of any refundable travel tickets which are not used by **you**.
2. Claims must be supported by original receipts or invoices.
3. If **you** become an in-patient in hospital, and are unable to return as planned, **you** must notify **our** Emergency Medical Assistance Service (see page 3) as soon as possible. **Our** medical advisers shall be entitled to arrange for **you** to be medically examined. **You** shall accept their advice and recommendations concerning **repatriation**.
4. **You** shall co-operate with **us** in obtaining reimbursement of such medical and hospital expenses which **we** may have paid on **your** behalf and which **you** may be entitled to claim from the Department for Work and Pensions, and/or any other organisations and also in obtaining reimbursement for **our** benefit any travel tickets which **you** did not use because of events which gave rise to a claim being made and accepted under the policy.

Section 3 – Accidental Death & Disability Benefit

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** Personal Representative one of the following amounts if **you** sustain accidental bodily injury whilst on **your journey** which shall solely and independently of any other cause result in death or permanent total disablement from outward violent visible means.

- **Death** **£5,000**
- **Loss of one or two limbs and/or one or both eyes** **£15,000**
- **Permanent total disablement** **£15,000**

Note: all benefits are reduced to **£3,500** for children under the age of **18** years at the date of the accident.

DEFINITIONS

Loss of limb - the severance or permanent total loss of use of an entire hand, arm, foot or leg.

Loss of an eye - total and irrecoverable loss of sight.

Permanent total disablement - permanent and absolute inability to attend to any kind of profession or occupation and which having lasted **6** months is at the end of that period beyond hope of improvement.

Injury - 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.

WHAT YOU ARE NOT COVERED FOR

No benefit shall be payable unless death, **loss of limb(s)**, **loss of eye(s)** or **permanent total disablement** occurs within **12** calendar months from the date of accident.

Benefit shall not be payable under more than one heading in respect of any one accident.

No benefit shall be payable for **permanent total disablement** for persons aged **70** or over.

Please refer to **General Exclusions, General Conditions and Making a Claim** that also apply.

Section 4 – Personal Possessions

WHAT YOU ARE COVERED FOR

We will pay up to **£2,000** in total for loss, theft or damage to **personal possessions** owned by or carried by **you** during **your journey**.

The most **we** will pay for **valuables** is **£200** in total whether jointly owned or not. There is also a single article, **pair** or **set** limit of **£200**.

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/

WHAT YOU ARE NOT COVERED FOR

The first **£50** of each and every loss per **insured person**.

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**.

Damage caused by moth, vermin or normal wear and tear.

Loss or damage to spectacles or sunglasses, and breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft or accident to the vessel, aircraft or vehicle in which they are being carried.

Loss, theft or damage to **duty free** items.

Accidental loss of or theft of or damage to property left unattended other than whilst:

- in **your** locked accommodation;
- in a locked boot or locked and covered luggage compartment of a motor vehicle provided that:
 - there is evidence of forcible and violent entry to such vehicle;
 - property stolen from unattended locked motor vehicles during the hours **9pm** to **6am** (local time) where the item is in excess of **£50**;
 - no cover shall apply in respect of **valuables** at any time.

Note: the intention of the policy is not to insure items that can be seen.

Any loss or theft of property not reported to the Police within **24** hours of discovery (a Police statement must be obtained).

Any loss or damage to baggage or **personal possessions** whilst in the custody of carriers (Airline/Bus companies or similar) unless it has immediately been notified to such carrier but in any event within **3** days of discovery and a report obtained from the carrier.

Loss of **valuables** whilst in the custody of carriers.

Loss of or damage to any article or goods on roof racks:

- by weather conditions resulting from failure to protect items;
- by theft or malicious persons whilst the vehicle is unattended.

Loss arising from confiscation or detention by customs or other authority.

Loss of or damage to: sports equipment whilst in use, stamps, deeds, samples etc, damage to luggage unless rendered unusable (verification by supplier required), contact /corneal lenses, dentures, all **valuables** while left unattended, jewellery lost while swimming (other than wedding ring).

Car keys, car parts or car accessories that are specifically designed for the use in or on a motor vehicle.

Household goods or home contents.

The cost of replacing a whole set where only part of that set is lost or damaged.

Loss or theft or damage to **your** passport (see section 7 - Loss of passport or Travel documents).

Please refer to General Exclusions, General Conditions and Making a Claim that also apply.

Section 5 – Delayed Personal Possessions

WHAT YOU ARE COVERED FOR

Up to **£150** in total for essential replacement items, if **your personal possessions** (this does not include **valuables**) are temporarily lost or stolen on **your** outward journey for more than **12** hours from when **you** arrived at **your** destination.

Note:

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under Section 4 - Personal Possessions.

WHAT YOU ARE NOT COVERED FOR

Please refer to General Exclusions, General Conditions and Making a Claim that also apply.

Section 6 – Personal Money

WHAT YOU ARE COVERED FOR

We will pay for loss of **personal money** belonging to **you** up to **£500** (but no more than **£250** in cash in total, whether jointly owned or not) whilst on **your** person or whilst with hotel security or locked in a hotel safety deposit box, while on **your** journey.

WHAT YOU ARE NOT COVERED FOR

The first **£50** of each and every claim per **insured person**. In the event of a claim being made under Section 4 - Personal Possessions for the same occurrence, a maximum of **£50** will be deducted per **insured person**.

Any loss or theft of **personal money** not reported to the Police within **24** hours of discovery (a police statement must be obtained).

Shortage of monies due to error or omission or depreciation in value.

Loss, theft of or damage to **personal money** left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box (if one is available) or left **out of sight** within **your** locked accommodation.

Property insured elsewhere.

Loss or theft of money whilst in the custody of carriers.

Please refer to General Exclusions, General Conditions and Making a Claim that also apply.

Section 7 – Loss of Passport or Travel Documents

WHAT YOU ARE COVERED FOR

We will pay the following if **your** passport or **travel documents** are lost, stolen or destroyed on **your** journey.

- **Costs for issuing a temporary passport or obtaining replacement travel documents**
Up to **£250** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport or replacement **travel documents** to enable **you** to return to **your** home country.
- **Remaining value of original passport**
The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

WHAT YOU ARE NOT COVERED FOR

Any claim unless **you** get a letter from the consulate **you** reported the lost, stolen or destroyed passport to.

The cost of a new passport upon **your** return to the **United Kingdom** or the **Channel Islands**.

Please refer to General Exclusions, General Conditions and Making a Claim that also apply.

Section 8 – 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 **£2,000,000** 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:

- Accidental 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 water craft or sailing vessels.

Please refer to General Exclusions, General Conditions and Making a Claim that also apply.

Section 9 – Travel Disruption

WHAT YOU ARE COVERED FOR

We will pay up to **£1,000** 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 10 - Travel delay but not both.

Please refer to General Exclusions, General Conditions and Making a Claim that also apply.

Section 10 – Travel Delay (not your home country)

WHAT YOU ARE COVERED FOR

If **you** are delayed at least **12** hours in arriving at **your** booked destination on the first outward leg of **your** journey or at least **12** hours when returning to **your** home country by circumstances outside of **your** control:

- **Delay** - **£30** for each full **12** hours delay up to **£150** in total; OR
- **Abandonment** - up to **£5,000** in total if the outward journey is delayed at the departure point for more than **12** hours by any cause outside of **your** control **you** may elect to abandon the journey and **we** will accept such abandonment as a claim under section 1 - Cancellation and Curtailment.

WHAT YOU ARE NOT COVERED FOR

Under Abandonment the first **£50** of each and every claim per **insured person**.

Your failure to check-in according to the itinerary supplied to **you** or **your** late arrival at the airport, port or Channel Tunnel terminal after the latest check-in or book-in time.

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

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.

Note: **You** may claim under this section or section 9 - Travel disruption but not both.

Please refer to General Exclusions, General Conditions and Making a Claim that also apply.

Section 11 – Legal Expenses

WHAT YOU ARE COVERED FOR

Up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the journey provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

WHAT YOU ARE NOT COVERED FOR

- any costs to pursue a claim against a carrier, travel agent, tour operator, tour organiser, the **insurers** or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.

- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured person** who is a member of **your** family, a **business associate**, friend or **travelling companion**, whether insured by **us** or another provider.
- any claim for damage to a motorised or mechanically propelled vehicle.

Note:

We will not pay legal expenses to bring proceedings in more than one country in respect of the same event.

If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

WHAT TO DO IF YOU WISH TO MAKE A CLAIM UNDER THIS SECTION

If **you** have an accident abroad and require legal advice **you** should contact:

Slater & Gordon LLP, 58 Moseley Street, Manchester M2 3HZ

They will arrange for up to **30** minutes of advice to be given to **you** by a lawyer.

To obtain this service **you** should telephone **0161 228 3851** or fax 0161 909 4444.

Please refer to General Exclusions and General Conditions that also apply.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of **your** policy:

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. 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.
5. 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 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.
6. Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
7. Any currency exchange rate changes.
8. 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**.
9. Any claim arising under this policy that has arisen as a result of **your** failure to follow any medical advice or guideline regarding any recommended inoculations or medication considered necessary for **you** to have for **your journey**.
10. **Winter sports**, unless the appropriate additional premium has been paid.
11. **You** taking part in any **winter sports** activity, unless **you** are aged **74** years or under.
12. Any **hazardous activity** or any kind of **manual labour**.
13. **We** will not pay for the following:
 - a) 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.
 - b) Anything caused by **you**, **your travelling companion**, **relative** or **business associate** being under the influence of:
 - drugs (except those prescribed by a **doctor** but not for the 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.
14. **Your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life).
15. **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 8 - Personal Liability for any claim related to the use of motorised vehicles).
16. **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>

17. Any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
18. The usage of **drones**.
19. **In respect of all sections other than section 2.a) - Medical & incidental 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.
20. If **you** choose not to adhere to medical advice given any claims related to this will not be paid.
21. 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. **Your** trip being a **cruise**.
2. Loss of earnings, additional hotel costs, visas, additional car hire, additional parking fees, kennel/cattery fees or any other loss unless it is specified in the policy.
3. Any trip where **you** have no pre-booked return ticket or cannot prove **your** intention to return to **your home** country.
4. A one-way trip.

GENERAL 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** or the **Channel Islands**.
2. **You** must be in the **UK** or the **Channel Islands** when the policy starts and when the policy ends.
3. **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.
4. **You** have a valid policy schedule or booking confirmation.
5. **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. Please see section 'Making a Claim' on page 8 for more information.
6. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
7. **You** support any claim with the correct documentation as laid out for the individual section.

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 for Work and Pensions 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 to **your home** country, 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. **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 section 3 - Accidental death & disability benefit) 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 provided on **your** policy 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. 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** or the **Channel Islands**.

MAKING A CLAIM

If **you** need to make a claim please contact the Coach Plus 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:

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

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **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.

Cancellation or Curtailment

If **you** need to **curtail your journey** call **us** immediately to get **our** prior agreement.

From outside **your home** country telephone **+44 (0) 203 829 6745**

From within **your home** country telephone **0203 829 6745**

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- **We** will pay a maximum of **£80** to **your** GP for medical records/completion of a medical certificate, that have been requested by **us**.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour Emergency Medical Assistance Service when **you** are hospitalised, require **repatriation** or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- **We** will pay a maximum of **£80** to **your** GP for medical records/completion of a medical certificate, that have been requested by **us**.

If your passport is lost, stolen or destroyed

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the Police.

Personal possessions, personal money and travel documents

- Report the theft, damage or loss to the police within **24** hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

Personal possessions delay

- Please obtain a report from the carrier (Coach Company or similar). This should be done within **3** days of the discovery of the loss or damage.
- Provide copies of receipts/bills for essential replacement items purchased.

Accidental death & disability benefit

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the **injury** and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Travel disruption

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Travel delay

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- For full details see section 11 - Legal expenses, on pages 6-7.

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, valid policy schedule or booking confirmation, 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

The 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.

Please call 02392 419 888 for large print, audio and Braille.

This insurance is arranged by P J Hayman & Company Limited

Registered Address : P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered No: 2534965

P J Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority (FCA)

Coach Plus travel insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland

Registered in England & Wales. Company No. FC024381 Branch No. Br006943. A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc

Registered Office: 1 Tower View, Kings Hill, West Malling ME19 4UY. Registered in England Registered Number: 3220410

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