



*Extended Stay Travel Insurance*



# Longstay & Backpacker

Trips up to 18 months  
"GapYear" & round the world  
Wide range of activities included  
Work abroad cover



2012

# Longstay & Backpacker

*An essential policy for those taking extended trips abroad such as a 'Gap year' or round the world trip*

## Key features:

### Two levels of cover to choose from

**Backpacker** provides essential cover for cancellation, curtailment, personal possessions, emergency medical expenses, personal liability and personal accident.

**Longstay** provides higher limits and additional cover for departure delay, missed departure, possessions delayed in transit, personal money & travel documents and legal advice & expenses.

See page 5 for details of the cover and limits.

### Trips covered up to 18 months

Both 'Longstay' and 'Backpacker' provide cover for single trip travel for periods from 1 month up to a maximum duration of 18 months.

### Return home at no extra charge!

For those wishing to break their trip midway, the Longstay & Backpacker policy allows you to return home, say, at Christmas or Easter. The policy provides cover for up to two trips home up to a maximum of 21 days per trip during the policy period.

**Note:** Cover is suspended during the period at home.

### Automatic 'Stop-over' cover

Cover is automatically provided for 'stop-overs' of up to 7 days maximum in a higher rated area e.g. travelling to New Zealand via the USA. This can be extended to a maximum of 31 days on payment of an additional premium which is shown on page 3.

### 5% discount for deleting possessions cover

This option is available under both 'Longstay' and 'Backpacker' for those who have alternative cover for their personal possessions e.g. under home insurance.

### Excess waiver option

The standard excess can be reduced to 'nil' by paying an additional premium of £15 per person (£30 for Family cover). This will not apply where any additional excess has been imposed following a call to Travellers HealthCheck.

### 24-hour emergency medical assistance

Longstay & Backpacker provides a 24 hours a day, 7 days a week, 365 days a year Emergency Medical Helpline to call in the event of a medical emergency abroad.

### Wide range of activities included

Cover is automatically included under both 'Longstay' and 'Backpacker' for a wide range of sports & activities which are shown on page 4.

### Additional activity extension

Other sports & activities not included in Activity Pack 1 may be covered on payment of an additional premium. See page 4 for details.

**KNOW  
BEFORE  
YOU GO**



**FCO TRAVEL ADVICE**  
know before you go  
[fco.gov.uk/travel](http://fco.gov.uk/travel)

In association with the 'Know Before You Go' Campaign, we are working with the Foreign & Commonwealth Office (FCO) to do all that we can to help British travellers stay safe overseas. Before you go overseas, check out the FCO website at [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel). It is packed with essential travel advice and tips, and up-to-date country information.

## Premium Guide

The premiums shown are valid from 1st February 2012 until further notice. Insurance Premium Tax at the current rate is included.

<b>EUROPE *</b>	<b>Backpacker</b>	<b>Longstay</b>			
<b>Period up to</b>	<b>16 - 39 years</b>	<b>16 - 39 years</b>	<b>40 - 65 Years</b>	<b>66 - 69 years</b>	<b>70 - 75 years</b>
1 month	£20	£30	£36	£69	£180
2 months	£28	£43	£52	£100	£261
3 months	£36	£56	£69	£130	£342
4 months	£43	£70	£85	£161	£423
5 months	£51	£83	£101	£192	£504
6 months	£59	£96	£117	£223	£585
Each extra month (up to 12 months)	£8	£13	£16	£31	£81
12 months	£107	£174	£213	£409	£1,071
Each extra month (up to 18 months)	£12	£21	£25	£48	£125
Additional Activity Extension	On application (see page 4)				
Stop-over extension	£45	£54	£66	£126	£329
Return home during trip (x 2)	Included	Included	Included	Included	Included
<b>AUSTRALIA &amp; NEW ZEALAND</b>	<b>Backpacker</b>	<b>Longstay</b>			
<b>Period up to</b>	<b>16 - 39 years</b>	<b>16 - 39 years</b>	<b>40 - 65 Years</b>	<b>66 - 69 years</b>	<b>70 - 75 years</b>
1 month	£33	£41	£50	£95	£249
2 months	£45	£58	£71	£135	£353
3 months	£58	£75	£92	£174	£456
4 months	£70	£92	£113	£214	£560
5 months	£82	£109	£133	£253	£664
6 months	£95	£126	£154	£293	£768
Each extra month (up to 12 months)	£12	£17	£21	£40	£104
12 months	£167	£228	£280	£533	£1,392
Each extra month (up to 18 months)	£19	£23	£28	£53	£139
Additional Activity Extension	On application (see page 4)				
Stop-over extension	£45	£54	£66	£126	£329
Return home during trip (x 2)	Included	Included	Included	Included	Included
<b>WORLDWIDE excl USA/Canada</b>	<b>Backpacker</b>	<b>Longstay</b>			
<b>Period up to</b>	<b>16 - 39 years</b>	<b>16 - 39 years</b>	<b>40 - 65 Years</b>	<b>66 - 69 years</b>	<b>70 - 75 years</b>
1 month	£40	£59	£72	£137	n/a
2 months	£56	£86	£105	£199	n/a
3 months	£71	£112	£137	£261	n/a
4 months	£87	£139	£170	£323	n/a
5 months	£102	£165	£202	£384	n/a
6 months	£118	£192	£235	£446	n/a
Each extra month (up to 12 months)	£15	£27	£33	£62	n/a
12 months	£208	£354	£433	£818	n/a
Each extra month (up to 18 months)	£24	£41	£50	£95	n/a
Additional Activity Extension	On application (see page 4)				
Stop-over extension	£45	£54	£66	£126	n/a
Return home during trip (x 2)	Included	Included	Included	Included	n/a
<b>WORLDWIDE incl USA/Canada</b>	<b>Backpacker</b>	<b>Longstay</b>			
<b>Period up to</b>	<b>16 - 39 years</b>	<b>16 - 39 years</b>	<b>40 - 65 Years</b>	<b>66 - 69 years</b>	<b>70 - 75 years</b>
1 month	£51	£75	£92	£174	n/a
2 months	£71	£109	£133	£253	n/a
3 months	£91	£143	£174	£331	n/a
4 months	£110	£176	£216	£409	n/a
5 months	£130	£210	£257	£488	n/a
6 months	£149	£244	£298	£566	n/a
Each extra month (up to 12 months)	£20	£34	£41	£78	n/a
12 months	£269	£448	£544	£1,034	n/a
Each extra month (up to 18 months)	£26	£48	£58	£111	n/a
Additional Activity Extension	On application (see page 4)				
Stop-over extension	n/a	n/a	n/a	n/a	n/a
Return home during trip (x 2)	Included	Included	Included	Included	n/a

\* Europe - West of the Urals, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and the Mediterranean islands

### Age limits

**Longstay** – available to those up to age 75 if travelling to European, Australia and New Zealand destinations. For those travelling to Worldwide destinations the maximum age limit is 69.

If you are aged 76 years or over, please contact your issuing Agent / Broker or P J Hayman & Company Limited on **0845 230 3526** (9am – 5pm)\* or, if you are a direct client on **0845 230 0631** (8am – 6pm)\* to see whether any alternative products are available.

\*Monday to Friday, closed Bank Holidays

**Backpacker** – available up to age 39.

### Eligibility

Cover is available to UK and Channel Islands residents who have not spent more than 6 months abroad in the last 12 months.

### Family cover

Family cover is available for 2 adults and up to 4 children under 18 years of age travelling together.

The premium required is 2.5 times the premium of the oldest traveller.

### Children

Children under 18 years of age, travelling with an insured adult, will be charged 50% of the premiums shown on page 3 under 'Backpacker'. If 'Longstay' is selected, the 50% children's discounted rate is based on the 16-39 year age range. **Note:** Infants aged under 2 years are free of charge if travelling with an insured adult.

### Medical Declaration

This policy may not provide cover for re-occurring or pre-existing medical conditions.

If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck, quoting your policy number, who will advise what cover is available. Contact details are shown in the policy wording a copy of which is available from your Broker/ Agent or direct from P J Hayman & Company Limited.

### Sports and activities automatically covered without additional premium (Activity Pack 1)

Abseiling, Amateur Athletic Field Events/Track Events, Angling, Animal Sanctuary/Refuge Work, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Body Boarding, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel Trekking, Canoeing (excluding white water), Catamaran Sailing (in-shore), Climbing, Cricket, Curling, Cycle Touring, Cycling, Dancing, Deep Sea Fishing, Diving, Driving Any Motorised Vehicle, Elephant Trekking (UK booked), Fell Running, Fell Walking, Fencing, Flying as a passenger other than in a fully licensed passenger carrying aircraft (private/small airline) and for no other purpose, Football, Football - Beach Kick Around, Fruit or Vegetable Picking, Glass Bottom Boats, Gliding (learning non competition), Golf, Gorilla Trekking, Hiking up to 1,000 metres, Hill Walking up to 2000m, Horse Riding, Indoor Skating, Jet Boating, Jet Skiing (non incidental), Kayaking (up to grade 2 rivers only), Manual Labour (work that involves the lifting or carrying of heavy items less than 25kg, work at below the level of 2 storeys high but excluding any form of work underground), Motorcycling with appropriate UK licence, Mountain Biking (on road non-racing), Netball, Pony Trekking, Rambling, Raquet Ball, Restaurant Work, Rifle Range, Rock Scrambling (under 4,000m), Rowing, Safari (UK organised), Sail Boarding, Sailing, Sailing/Yachting Inshore & recreational (inland and coastal waters), Scuba Diving to 30m (if qualified or with qualified instructor - not solo), snorkeling, Surfing (amateur), Swimming, Swimming with Dolphins, Sydney Harbour Bridge, Table Tennis, Tennis, Volleyball, Water Skiing (amateur), Whale Watching, White Water Rafting + Canoeing (grade 1 to 3), Windsurfing.

### Additional Activity Extension

If your activity is not shown above, to ensure you are properly covered, please contact your issuing Agent / Broker or P J Hayman & Company with full details of the activity you wish to participate in. An additional premium may be payable.

- **0845 230 3526** (9am – 5pm)\* if you are a Broker/ Agent client
- **0845 230 0631** (8am – 6pm)\* if you are a direct client

\*Monday to Friday, closed Bank Holidays

**Please note:** This policy does not cover: Base Jumping, Canyoning, Extreme Skiing, working as a Ski Instructor or working on Cruise Ships.

## Summary of Cover

This is a summary only. Full terms and conditions can be found in the policy wording, a copy is available from your Broker / Agent or P J Hayman & Company, Broker Support on **0845 230 3526** (9am – 5pm)\* or, if you are a direct client, on **0845 230 0631** (8am – 6pm)\*. Alternatively, please visit our website: **www.longstaycover.co.uk**

\*Monday to Friday, closed Bank Holidays

### Pre-Travel Policy

Policy section	Backpacker (limit per person)	Longstay (limit per person)	First amount you have to pay (Excess) *
Cancellation charges	up to £1,000	up to £2,500	£75 Deposit only claims £25

### Travel Policy

Policy section	Backpacker (limit per person)	Longstay (limit per person)	First amount you have to pay (Excess) *
Departure delay	no cover	£20 after first 12 hours £10 after following 12 hours up to a maximum of £100	Nil
Missed departure Abandonment after 24 hrs	no cover no cover	up to £1,000 up to £2,500	Nil Nil £75
<b>This section is Optional :</b> Personal possessions	up to £100 for each individual item no cover on items described as valuables – up to a maximum of £500 in total	up to £250 for each individual item up to an overall total of £250 for valuables – up to a maximum of £2,000 in total	£50
Possessions delayed in transit for more than 12 hours	no cover	essential items up to £100	Nil
Personal money	no cover	up to £250 in cash on your person up to £500 in total	£50
Loss of travel documents	no cover	travel and accommodation costs necessary to replace your lost travel documents up to £250	Nil
Emergency medical expenses	up to £2,000,000 outside your home country	up to £5,000,000 outside your home country	£75
State hospital benefit	£10 for each full day you are confined to a hospital bed in a state hospital - up to a maximum of £200	£20 for each full day you are confined to a hospital bed in a state hospital - up to a maximum of £400	Nil
Curtailment (cutting short your trip)	up to £250 for additional costs of transport and accommodation to return you to your overseas international departure point	up to £500 for additional costs of transport and accommodation to return you to your overseas international departure point	£75
Personal liability	up to £1,000,000	up to £2,000,000	rented property damage £250; other claims £50
Personal accident	£5,000	£15,000	Nil
Legal advice and expenses	no cover	up to £25,000	£50

\* If you have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim.

Note: Any excess that has been imposed following a call to Travellers HealthCheck will still apply.

## Additional Information

### Claims

We aim to provide a first class claims service. You will be expected to substantiate your claim by providing supporting documents. Details are shown in the policy wording.

### Cancellation rights

Should the cover not meet your requirements after you have purchased the policy, you can return the documents to the place where you purchased it within 14 days of receipt. Provided you have not travelled or made or intend to make a claim, your premium will be refunded in full.

### Complaints

Our aim is at all times to provide a quality service. However, if you are unhappy with the service provided for any reason or have cause for complaint, please follow the procedure shown in the policy wording.

## How to Apply

### For Brokers:

To obtain cover, please complete the separate Application Form and return it by email ([info@pjhayman.com](mailto:info@pjhayman.com)), fax (**023 9241 9019**) or post to:

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

Alternatively, call us on **0845 230 3526**  
(9am - 5pm Monday to Friday, closed Bank Holidays)

### For Direct Customers:

Visit our website [www.longstaycover.co.uk](http://www.longstaycover.co.uk)  
or call us on **0845 230 0631**  
(8am - 6pm Monday to Friday, closed Bank Holidays)

*Other travel insurance policies available from  
P J Hayman & Company Limited*

### Free Spirit

Cover for travellers (of any age) with existing medical conditions

### Travel Plus

For individuals and families requiring a complete travel insurance package

### Groups

For parties of 10 or more

### Euro Plus

European short break & motor breakdown cover

### Business

Comprehensive cover for the business traveller

### Cancellationplan (UK Plus)

Cover for travellers taking UK breaks

### Coach Plus

Specialist cover for the UK or European Coach passenger

### 24/7 Cruise

Specialist policy for cruise holidays

Specimen copies of all our policies may be obtained from your Broker / Agent or direct from:

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

Telephone: **0845 230 0631**

Details of all our products and schemes are available at: [www.pjhayman.com](http://www.pjhayman.com)