



Extended Stay Travel Insurance



Longstay & Backpacker

Trips up to 18 months
"Gap Year" & Round the World
Wide range of Activities Included
Work Abroad Cover



2010/11

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 the insured 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 'Standard Activities' which are shown on page 4.

Additional activity extension

Other activities not included in the Standard Activity list 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

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. It is packed with essential travel advice and tips, and up-to-date country information.

Premium Guide

The premiums shown are valid from 1st March 2010 until further notice. Insurance Premium Tax at the current rate of 17.5% is included.

EUROPE *	Backpacker	Longstay			
Period up to	16 - 39 years	16 - 39 years	40 - 65 years	66 - 69 years	70 - 75 years
1 month	£19	£28	£34	£64	£168
2 months	£26	£40	£49	£93	£243
3 months	£33	£52	£64	£122	£319
4 months	£40	£65	£79	£150	£394
5 months	£48	£77	£94	£179	£470
6 months	£55	£90	£110	£208	£545
Each extra month (up to 12 months)	£7	£12	£15	£29	£76
12 months	£97	£162	£200	£382	£1,001
Each extra month (up to 18 months)	£11	£19	£23	£44	£116
Additional Activity Extension	£53	£101	£123	£234	£614
Stop-over extension	£42	£50	£62	£117	£307
Return home during trip (x 2)	Included	Included	Included	Included	Included
AUSTRALIA & NEW ZEALAND	Backpacker	Longstay			
Period up to	16 - 39 years	16 - 39 years	40 - 65 years	66 - 69 years	70 - 75 years
1 month	£31	£38	£47	£89	£232
2 months	£42	£54	£66	£126	£329
3 months	£54	£70	£85	£162	£425
4 months	£65	£86	£105	£199	£523
5 months	£77	£102	£124	£236	£619
6 months	£88	£118	£144	£273	£716
Each extra month (up to 12 months)	£12	£16	£19	£37	£97
12 months	£160	£214	£258	£495	£1,298
Each extra month (up to 18 months)	£18	£21	£26	£49	£130
Additional Activity Extension	£53	£101	£123	£234	£614
Stop-over extension	£42	£50	£62	£117	£307
Return home during trip (x 2)	Included	Included	Included	Included	Included
WORLDWIDE excl USA/Canada/Caribbean	Backpacker	Longstay			
Period up to	16 - 39 years	16 - 39 years	40 - 65 years	66 - 69 years	70 - 75 years
1 month	£38	£55	£67	£128	n/a
2 months	£52	£80	£98	£186	n/a
3 months	£67	£105	£128	£243	n/a
4 months	£81	£130	£158	£301	n/a
5 months	£95	£154	£189	£358	n/a
6 months	£110	£179	£219	£416	n/a
Each extra month (up to 12 months)	£14	£25	£30	£58	n/a
12 months	£194	£329	£399	£764	n/a
Each extra month (up to 18 months)	£22	£38	£47	£89	n/a
Additional Activity Extension	£53	£101	£123	£234	n/a
Stop-over extension	£42	£50	£62	£117	n/a
Return home during trip (x 2)	Included	Included	Included	Included	n/a
WORLDWIDE incl USA/Canada/Caribbean	Backpacker	Longstay			
Period up to	16 - 39 years	16 - 39 years	40 - 65 years	66 - 69 years	70 - 75 years
1 month	£48	£70	£85	£162	n/a
2 months	£66	£102	£124	£236	n/a
3 months	£84	£133	£162	£309	n/a
4 months	£103	£165	£201	£382	n/a
5 months	£121	£196	£239	£455	n/a
6 months	£139	£228	£278	£528	n/a
Each extra month (up to 12 months)	£18	£32	£38	£73	n/a
12 months	£247	£420	£506	£966	n/a
Each extra month (up to 18 months)	£25	£45	£55	£104	n/a
Additional Activity Extension	£53	£101	£123	£234	n/a
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 persons up to age 75 if travelling to European, Australia and New Zealand destinations. For persons travelling to Worldwide destinations the maximum age limit is 69.

For persons aged 76 years or over, please contact your issuing Agent / Broker or P J Hayman & Company Limited on **0845 230 3526** (or **0845 230 0631** if a direct customer) to see whether any alternative products are available.

'Backpacker' – Available to persons up to age 39.

Eligibility

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

Standard activities automatically covered without additional premium

Archery, Adventure Training and Outward Bound, Abseiling to 50m, Amateur non-contact sports (e.g. golf, cricket), Bungee Jumping, Canoeing/Kayaking (not white water), Cycling & Mountain Biking, Fencing, Fishing/Angling, Go Karting, Horse Riding (excluding competitions), Ice Skating, Jet Skiing (note: no liability cover), Motorcycling (in line with UK licence entitlement), Parascending, Rafting (including white water), Safari and Overland trips, Sailboarding/Windsurfing, Sailing/Yachting (within territorial waters), Scuba and Sub Aqua to 9m, Snorkelling, Surfing, Trekking (below 5,000m), Water Skiing, Winter Sports (other than shown in the Additional Activities list), Work (non-manual/ clerical and manual work not involving heavy equipment, heights in excess of 9 metres, working underground or special exposure to risk).

Additional Activity Extension

The following activities can be covered by paying the additional premium shown on page 3.

American Football, Amateur contact sports (e.g. rugby, football, hockey), Ballooning, Flying in single-engined aircraft, Gliding, Hang Gliding, Ice Hockey, Micro-lighting, Martial Arts, Mountaineering & Rock Climbing up to 5,000m, Paragliding, Parachuting and Skydiving, Scuba and Sub Aqua to 30m, Trekking (above 5,000m), Winter Sports (including Bobsleigh, Skeleton/Cresta, Ski Touring, Stunting/Freestyle/Acrobatics/Jumping).

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

If your intended activity is not shown in either the Standard or Additional Activities lists, please contact: P J Hayman & Company Limited on **0845 230 3526** (or **0845 230 0631** if a direct customer) with full details.

Summary of Cover

The following is a summary of the main cover limits. The full terms and conditions can be found in the policy wording, a copy of which is available from your Broker / Agent or direct from P J Hayman & Company Limited on **0845 230 0631** or via our website **www.longstaycover.co.uk**

Pre-Travel Policy

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

Travel Policy

Policy section	Backpacker	Longstay	First amount you have to pay (Excess) *
B1. 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 £75
This section is Optional : B2. Personal possessions	up to £100 for each individual item no cover on items described as valuables – up to a maximum of £500 in total no cover	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 essential items up to £100	£50 Nil
B3. Personal money	no cover	up to £250 in cash on your person up to £500 in total travel and accommodation costs necessary to replace your lost travel documents up to £250	£50
Loss of travel documents	no cover		Nil
B4. Emergency medical expenses State hospital benefit	up to £2,000,000 outside your home country £10 for each full day you are confined to a hospital bed in a state hospital - up to a maximum of £200	up to £5,000,000 outside your home country £20 for each full day you are confined to a hospital bed in a state hospital - up to a maximum of £400	£75 Nil
B5. 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
B6. Personal liability	up to £1,000,000	up to £2,000,000	rented property damage £250; other claims £50
B7. Personal accident	£5,000	£15,000	Nil
B8. 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

If the terms of the policy are not suitable for your needs, you can return the policy and accompanying documentation to the place where you purchased it within 14 days and you will receive a full refund of the premium you have paid.

Complaints

Our aim is at all times to provide a first class standard of 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), fax (**023 9241 9019**) or post to:

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

For Direct Customers:

Visit our website www.longstaycover.co.uk
or call us on **0845 230 0631**
(opening hours 8am - 6pm Monday to Friday)

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

Free Spirit

Cover for travellers (of any age) with pre-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

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

Please also contact us for details of our Expatriate Healthcare, Employee and Personal Accident insurances and our wide range of Tour Operator schemes (including Scheduled Airline Failure, Disaster Management Insurance, Tour Operator Liability and Financial Failure cover).

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 3526**

Details of all our products and schemes are available at: www.pjhayman.com