



Personal Travel & Motor Breakdown Insurance



Euro Plus

Single Trip and Annual Multi-trip
15% Combined Discount
FREE Cover for Children
24-hour Emergency Assistance

2010/11

Euro Plus

The complete Personal Travel & Motor Breakdown Insurance package for those travelling to Europe by car

Key features:

Choice of policy

Single Trip - for trips of up to 94 days.

Annual Multi-trip - for an unlimited number of trips per year with a maximum duration of 45 days for each trip.

24-hour emergency assistance

Motor breakdown

Provided by Mondial Assistance (UK) Limited, a first class 24-hour motor breakdown service is just a phone call away.

You will be covered for breakdown assistance, emergency roadside repairs, recovery and, if required, a replacement vehicle.

24-hour emergency assistance

Medical emergencies

Provided by Mondial Assistance (UK) Limited, experienced multi-lingual coordinators and medical specialists are available 24 hours a day, 365 days a year to resolve your medical problems.

They will guarantee your medical costs, liaise with the treating doctor and arrange repatriation if medically necessary.

15% combined discount

A premium reduction of 15% is available if both Personal Travel and Motor Breakdown cover are taken out together.

Note: To obtain this discount please select either a Single Trip or Annual Multi-trip policy.

Discount for deleting covers not required

You can reduce your Personal Travel premium by removing certain sections of cover, for example if your household cover provides possessions/money cover while you are abroad, or your private medical insurance has an overseas extension. Please see page 3 for details.

Ideal for short breaks

That weekend trip to Paris costs as little as £9.10* per person for Personal Travel cover (less if Motor Breakdown cover is purchased at the same time).

Children go FREE

Children under 18 years of age accompanying family members are insured "free of charge". Under Personal Travel, family cover for 2 weeks costs only £36.40*.

'New for old' cover

We believe in being fair on baggage claims. If you can provide receipts or original valuations we will settle your Personal Possessions claim on a replacement basis (policy limits apply of course).

Claims excess / Excess waiver

Unlike many travel insurance policies we only deduct one excess per person for each incident or occurrence, rather than applying an excess for each section of cover. You can opt to delete the excess under Personal Travel by paying the 'Excess waiver' premium shown on page 3.

* premiums based on adult(s) aged 18 - 45 years

Premium Guide

The premiums shown are valid from 1st April 2010 until further notice. Insurance Premium Tax at the current rate of 17.5% is included.
Note: A 15% premium discount is available if both Personal Travel and Motor Breakdown cover is taken together. To obtain this discount please select either a Single Trip or Annual Multi-trip policy.

Personal Travel Premiums

Single Trip (period up to)	Individual		Single Parent Family		Couple/Family	
	18 - 45 yrs	46 - 65 yrs	18 - 45 yrs	46 - 65 yrs	18 - 45 yrs	46 - 65 yrs
1 day	£5.40	£6.40	£5.40	£6.40	£10.80	£12.80
3 days	£9.10	£10.70	£9.10	£10.70	£18.20	£21.40
5 days	£12.70	£15.00	£12.70	£15.00	£25.40	£30.00
9 days	£14.50	£17.10	£14.50	£17.10	£29.00	£34.20
17 days	£18.20	£21.40	£18.20	£21.40	£36.40	£42.80
24 days	£23.60	£27.80	£23.60	£27.80	£47.20	£55.60
31 days	£27.20	£32.00	£27.20	£32.00	£54.40	£64.00
Each additional 7 days (up to a maximum of 94 days)	£3.60	£4.30	£3.60	£4.30	£7.20	£8.60
Annual Multi-trip	£54.00	£64.00	£54.00	£64.00	£82.00	£96.00
Annual Multi-trip (Winter sports cover included)	£71.00	£83.00	£71.00	£83.00	£106.00	£125.00

Deleting covers: The following premium reductions can be made if you wish to delete certain sections of the policy:

Personal possessions – deduct 10% from the above premiums, **Medical expenses** – deduct 20%, **Cancellation** – deduct 15%.

Excess waiver: The standard claims policy excess may be deleted on payment of a single additional premium:

Single Trip – Individual/Single parent family - £7.50; Couple/Family - £15.00.

Annual Multi-trip - Individual/Single parent family - £15.00; Couple/Family - £30.00.

One-way trips: Available subject to a 25% premium loading and a maximum trip duration of 31 days.

Single parent family/Couple/Family cover: The premium required should be based on the age of the oldest adult to be insured.

Winter sports premiums: If winter sports cover is required under a Single Trip policy, simply double the premium rates shown above. If winter sports cover is required under the Annual Multi-trip policy, please pay the appropriate premium to include this cover, as shown above.

Motor Breakdown Premiums

Single Trip (period up to)	Vehicle (7 years & under)	Vehicle (8 to 12 years)	Caravan/Trailer (12 years & under)
1 day	£10.20	£20.40	£9.00
3 days	£25.20	£50.40	£9.00
5 days	£36.20	£72.50	£9.00
9 days	£39.40	£78.80	£9.00
17 days	£46.20	£92.40	£9.00
24 days	£52.50	£105.00	£9.00
31 days	£60.90	£121.80	£9.00
Each additional 7 days (up to a maximum of 94 days)	£8.40	£16.80	£4.00
Annual Multi-trip	£87.20	£174.30	£23.10

Important Information

Eligibility (Personal Travel)

Euro Plus is available to UK, Isle of Man and Channel Island residents who are registered with a General Practitioner in their home country and who have not spent more than six months abroad during the year before the policy was issued.

Eligible vehicles (Motor Breakdown)

The Insured vehicle must be:

- A car, motorcycle over 120cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the UK, the Isle of Man or the Channel Islands. Towed caravans or trailers are not covered unless agreed in writing by us and the additional premium paid.
- No more than 12 years old at the date you buy the policy.
- Not more than 3,500kg in weight (including any load), 7 metres long, 3 metres high and 2.25 metres wide.
- Not carrying more than the recommended number of passengers (maximum being 8 including the driver).
- Kept in a safe and roadworthy condition and serviced in accordance with the manufacturers specifications.

Age limits

Cover is available to persons aged 65 years and under. Persons over 65 should contact the issuing Broker/Agent (or P J Hayman & Company Ltd on **0845 230 3526**, or **0845 230 0631** if a direct customer) for details of other suitable products.

Family cover

Family cover is available for two adults and all of their children (including foster children) aged 17 and under if in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

Single parent family cover

One adult and all of their children (including foster children) aged 17 and under. All persons must live at the same address. The adult can travel independently, however, all insured children must travel with the insured adult.

Which countries are covered?

Personal Travel and Motor Breakdown provides cover within the following Continental European countries:

Andorra, Austria, Belgium, Bulgaria, Canaries, the Channel Islands, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, the Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom and Vatican City.

Personal Travel also provides cover in:

Algeria, the Azores, Belarus, Egypt, Georgia, Israel, Libya, the Mediterranean Islands, Moldova, Morocco, Russia, Tunisia, Turkey and Ukraine.

Hazardous activities

The following activities are automatically covered:

Banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending 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), ski dooing (no liability cover), sledging (pulled by dogs or reindeer), snorkelling, snow mobiling (no liability cover), surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for any professional sporting activity, any kind of racing (except racing on foot) or any kind of manual work.

We may be able to cover you for other activities that are not listed. Please contact the issuing Broker/Agent or P J Hayman & Company Ltd on **0845 230 3526** (or **0845 230 0631** if a direct customer). An extra premium may be required.

Winter sports cover

The following activities are covered if winter sports cover is selected and the additional premium has been paid (see page 3):

- Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing.
- Off piste skiing is covered when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

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 your documents to the place where you purchased it within 14 days and you will receive a full premium refund unless you have travelled or intend making a claim.

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.

Wide-ranging 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 via our website www.pjhayman.com

Personal Travel

Section & Cover	Limit per person (up to)	Excess-deducted from each claim event**
1* Cancellation or curtailment charges	£2,000	£50 (£25 claims under £100)
2* Emergency medical and associated expenses - In-patient benefit	£5 million £1,500 (£50 per day)	£75 Nil
3 Loss of passport	£500	Nil
4 Delayed personal possessions	£100	Nil
5* Personal possessions	£1,500	£50
6 Personal money	£500	£50
7 Personal accident	£20,000	Nil
8 Missed departure or missed connection	£500	Nil
9 Delayed departure or Abandonment	£150 (£30 each full 12 hours delay) £2,000 (after 12 hours)	Nil £50
10 Personal liability	£1million	£50
11 Legal expenses	£25,000	Nil
12* Winter sports cover Ski pack Ski equipment Piste closure	£300 £500 £20 per day max £200	Nil £50 Nil

* These sections are optional (see page 3). Details of the cover you choose will be shown on your policy schedule.

**The standard event excess will be reduced to Nil if the excess waiver premium has been paid. Details of the cover you choose will be shown on your policy schedule.

Note: Some sections of cover also have extra sub-limits. For example, Section 5 – Personal possessions has a limit for valuables, for a single article, pair or set and for tobacco, alcohol and fragrances (perfumes and so on).

Motor Breakdown

Section & Cover	Limit per vehicle (up to)
1 Cover before you leave	£300 – breakdown assistance £1,000 (£100 per day) – replacement vehicle
2 Emergency roadside repairs and getting your vehicle to a garage	£300
3 Getting you home or helping you continue your journey	£1,000 (£100 per day) - replacement vehicle £400 (£40 per day) - extra accommodation
4 Spare parts delivered for essential repairs	£1,000
5 Damage to the vehicle after theft or attempted theft	£175
6 Getting the insured vehicle back	Storage cost UK market value - returning the insured vehicle
7 Collecting the insured vehicle from Continental Europe	Unlimited
8 If there is no qualified driver available for the insured vehicle	Unlimited - vehicle storage Unlimited - transporting home £400 (£40 per day) - extra accommodation
9 Loss or damage to your tent	£400 (£100 per person)
10 Customs duty cover	£2,000
11 Guarantee of Spanish bail deposits	£1,000
12 Motor breakdown legal advice and expenses	£25,000

Note: When the motor breakdown service has provided a replacement vehicle, you will be expected to leave a cash or credit card deposit and produce a clean driving licence. Please make yourself aware of relevant driving regulations abroad.

Medical Declaration and Health Exclusions

The Euro Plus Personal Travel policy is designed to cater for persons who do not have a serious pre-existing medical condition (although certain conditions, which are listed below, can be covered).

Please read the following Medical Warranty carefully. If your circumstances are such that your cover may be affected under this policy, you may telephone Free Spirit (quoting reference 'Euro Plus') on **0845 260 1599** where an alternative quotation and product will be provided for you (see below for further information about Free Spirit and how to contact them).

Medical Warranty

1. You will not be covered for any directly or indirectly related claims arising from the following, if at the time of taking out this insurance (or in the case of Annual Multi-trip at the time of booking each journey) you:
 - are receiving or on a waiting list for in-patient treatment;
 - are travelling against medical advice or for the purpose of obtaining treatment;
 - have received a terminal prognosis;
 - are under the care of a doctor or hospital specialist (other than for regular check-ups);
 - are waiting medical tests or the results thereof;
 - have been treated as a hospital in-patient or been referred to a specialist consultant in the last year;
 - have, within the last 12 months, been treated for:
 - a breathing condition;
 - a heart-related condition (such as angina);
 - a malignant condition (e.g. cancer).

You will be covered if you have one (and only one) medical condition listed below. Should you need to make a claim arising from that condition, your doctor must confirm in writing the date of diagnosis, that the condition was stable prior to travel and that there was no foreseeable reason why you should need to claim on this policy.

Acid reflux, Acne, Alopecia, Arthritis, Asthma (but only if well controlled by using inhalers), Benign lumps, Blindness, Broken /repaired bones, Cataracts, Cholesterol (if well controlled), Colds / Flu, Deafness, Dermatitis, Diabetes (if well controlled and no associated conditions e.g. Glaucoma or other eye problems, kidney problems or peripheral vascular disease), Dyspepsia, Eczema, Gall stones / Gall Bladder Removal, Glaucoma, Gout, Hay-Fever, Hernia, Hip/knee replacement, Hypertension / High Blood pressure (well controlled only), Hyperthyroidism (Over active Thyroid), Hypothyroidism (Under active Thyroid), Incontinence (not associated with bladder infections), Irritable bowel syndrome, Meniere's disease, Migraine, Psoriasis, Tonsillitis.

Minor ailments

You will be covered for minor ailments e.g. hay fever, tonsillitis, ear infections, colds / flu, skin irritations, chiropody, dental treatment etc. provided you:

- were only prescribed short term antibiotics, non-prescription pain killers, creams / ointments;
 - have had no further problems since; or
 - have been advised by your doctor that it is safe to travel.
2. You will not be covered if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your journey.
 3. You will not be covered if you know you will need treatment or consultation at any medical facility during your journey.
 4. You will not be covered if you are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

Note: This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during your journey.

About Free Spirit

This is a specialist insurance providing a full travel insurance package to persons with one or more pre-existing medical conditions. If, after reading the warranty above, you need to call Free Spirit, you will be asked simple questions about your medical condition and related issues. You can be assured that your call will be dealt with in the strictest confidence, by experienced and sympathetic operators, who will endeavour to provide cover for your specific medical condition.

How to contact Free Spirit

Please telephone Free Spirit on: **0845 260 1599** (quoting 'Euro Plus') between the hours of 8.00am to 6.00pm Monday to Friday, Alternatively, you may obtain a quotation online via the website on **www.free-spirit.com**