



UK Holiday Protection



UK Plus

- For people of ALL ages
- No Medical Screening
- Premiums based on the total holiday cost
- Nil Excess Option
- FREE Vehicle Breakdown cover

2010

Key features:

No Upper Age Limit

UK Plus is available to people of ALL ages.

No Medical Screening

Standard travel insurance policies will often require medical screening for those with pre-existing medical conditions.

UK Plus however has **no** medical screening.

Competitive Premiums

With premiums starting **from only £8.00 per Party**, UK Plus provides great value protection for your holiday bookings and travel – see page 3 for full details.

24-hour Emergency Medical & Vehicle Assistance

UK Plus gives you access to a first class Medical and Vehicle Breakdown Assistance service.

Experienced coordinators are available 24 hours a day, 365 days a year, to resolve your problems.

Excess Waiver Option

Under some sections of your policy you will have to pay an excess per person - only one excess applies per Party on Cancellation claims and Liability where the claim is for damage to accommodation.

You can opt to delete the standard excesses by paying a small additional premium.

First Class Claims Service

A first class claims service is a must. We aim to settle straight forward claims within 5 working days.

Eligibility – UK Residents

The policy is available to residents of the United Kingdom*.

Eligibility – Non UK Residents

Some limited cover is available to non UK* residents who are purchasing the cover whilst residing or staying in the UK*. Cover is only provided under Section 1 - Loss of Deposit, Cancellation, Curtailment and specific terms and conditions apply. Please contact P J Hayman & Company Ltd on **0845 260 1634**, for full details of the cover. A policy and endorsement will be provided.

*United Kingdom/UK is defined as: England, Scotland, Wales, Northern Ireland and the Isle of Man.

Important - Medical Conditions

Before applying for cover, you and each person to be insured must consider the following:

All claims are excluded where at the time of taking out this insurance:

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 illness during the previous twelve months UNLESS permission is obtained from the treating GP of fitness to travel at the time of booking; or
- (iii) is travelling against the advice of a doctor or where they would have been if they had sought their advice before beginning the trip; or
- (iv) knows that they will need treatment or consultation at any medical facility during the trip; 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.

If the insured person has an existing medical condition for which treatment has been received during the 6 months prior to the date of issue of the policy, the excesses under Sections 1 and 2 (see summary of cover on page 3) are increased from £40 to £80.

Money Back Guarantee – Your Cancellation Rights

If your cover does not meet your requirements, you can return the documentation 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.

Why do you need UK Plus insurance?

When your booking is confirmed, you are legally bound to pay the accommodation provider if you have to cancel your holiday as well as losing your deposit. Cancellation insurance is recommended just in case the worst should happen.

Premium Guide

Valid from 1st January 2010 for holidays commencing up to 31st December 2011 for travel within the UK (England, Scotland, Wales, Northern Ireland and the Isle of Man).

Total holiday cost up to:	Premium per booking:
£200	£8.00
£400	£14.00
£600	£21.00
£800	£28.00
£1,000	£35.00
£1,200	£42.00
£1,400	£49.00
£1,600	£57.00
£1,800	£64.00
£2,000	£71.00
Each additional £200	£7.00
Vehicle cover	Free

Premium notes:

- 1) The premiums shown apply **per booking** and not per person and are based on the **total cost of the holiday per Party**.
- 2) Excess Waiver - for an additional premium of **£7.00 per Party booking**, the standard claims excess can be deleted.
- 3) Simply add the premium required for the level of cover selected, to the Excess Waiver premium (if required).
- 4) Insurance Premium Tax (IPT) is included in these premiums at the current rate of 17.5%. Residents of the Isle of Man are exempt from Insurance Premium Tax. Please deduct 14.9% from the premiums shown.

Summary of Cover

The following is only a summary of the main cover limits. The full terms and conditions can be found in the policy document, a copy of which is available from your Broker/Agent or direct from P J Hayman & Company Limited on **0845 260 1634** or our website www.ukplusinsurance.co.uk

Section & Cover	Limit per person (up to) (unless otherwise shown)	Excess per person (unless otherwise shown)
1. Loss of deposit, Cancellation, Curtailment	cost of the holiday (max £6,000) per Party	£40 (£15 loss of deposit) per Party
2. Medical repatriation & other expenses Medical repatriation Emergency accommodation Visit by close relative Transportation of deceased Hospital inconvenience benefit Repatriation of vehicle/personal possessions Additional assistance	£25,000 £500 £500 £1,500 £25 per day/£500 in total £1,000 Reasonable costs	£40 Nil Nil Nil Nil Nil Nil
3. Personal accident Death Loss of eye(s), limb(s) Permanent physical disability	£10,000 £15,000 £15,000	Nil
4. Personal liability	£2,000,000	Nil (£100 damage to accommodation per Party)
5. Personal possessions & Personal money Possessions Money	£1,500 £250	£40
6. Unexpected events Travel delay - over 6 hrs Polluted beaches Catastrophe cover Nuisance cover	£30 £30 per day/£150 in total £1,000 £1,000	Nil
7. Vehicle breakdown (a) Labour charges; OR (b) Vehicle hire; or Alternative driver; or Rail or Coach fares Hotel costs Vehicle recovery Note: Cover is only provided under (a) up to £200 per vehicle OR (b) up to £3,000 per vehicle.	£200 - per vehicle £75 per day/£750 in total - per vehicle £75 per day/£750 in total - per vehicle Overall cost - per vehicle £50 per day Overall cost - per vehicle	Nil

Application Form

To obtain cover, please complete the form below and return it, with your payment, to:
 P J Hayman & Company Limited, 'FREEPOST – PT729', Rowlands Castle, Hampshire PO9 6BR.
 Alternatively, call us on **0845 260 1634** (8am-6pm, Monday to Friday excl Bank Holidays)

Applicant

Title _____ Initials _____ Surname _____
 Address _____
Postcode _____

Cover required

Departure Date: ____ / ____ / ____ Return Date: ____ / ____ / ____ No. of Days: _____

LIST OF INSURED PERSONS (If more than 8 please attach a 'Group' list)

Name	Name

Accommodation Provider: _____

Premium summary

Holiday Costs up to £ _____ £ _____
 Delete Excesses (£7.00 per Party booking) YES / NO £ _____
Total Premium Due: £

DECLARATION - I declare that I have read for myself and on behalf of those persons for whom I have arranged cover, the **Important - Medical Conditions** note on page 2 regarding existing medical conditions. I have to the best of my knowledge advised you of all material facts (any fact which is likely to influence the premium or cover to be provided by the Insurers). I confirm there are no circumstances that could be reasonably expected to give rise to a claim.

Signed: _____ Date: ____ / ____ / ____

Payment by VISA / Mastercard / Maestro / Delta

Please debit my card with £ _____

CARD NUMBER
 CARD VALID FROM CARD EXPIRY DATE ISSUE NUMBER

Cardholder's signature _____
 Cardholder's name _____
 Address (if different from above) _____

 _____ Postcode _____
 Daytime telephone number _____

Issuing Agent / Broker