

# Summary of Cover 2012

## Coach Plus Coach Breakdown Insurance

### Key Information you the Customer need to be aware of

This is a summary of cover only. Full terms and conditions can be found in the policy wording, which you should also read carefully.

#### 1. Who provides your insurance cover ?

Coach Plus Coach Breakdown insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Coach Plus Coach Breakdown insurance is arranged by P J Hayman & Company Limited.

#### 2. What does Coach Plus Coach Breakdown insurance cover me for ?

This policy is designed to offer protection for your travel arrangements as described in the summary of cover table below.

### Summary of Cover

The following is only a summary of the main cover limits. You should read the policy for the full terms and conditions.

Section & Cover	Limit (up to)	
1. Towing & Emergency repairs 2. Spare Parts Delivery 3. Replacement Driver	} £2,000 in all	
4. Repatriation of the Insured Vehicle 5. Collection of the Insured Vehicle		} £4,000 in all
6. Hiring Replacement Vehicle		
7. Customs Duty Indemnity	£2,000	
8. Passenger Assistance	£3,000 (£75 per person)	
<b>Maximum amount payable per insured vehicle for all claims in any one policy year</b>	<b>£25,000</b>	
<b>Policy Excess</b> (each and every claim)	<b>£250</b>	

#### 3. What else do I need to know about my Coach Plus Coach Breakdown insurance policy ?

The full terms, conditions, exclusions and limitations of this insurance contract can be found in the policy wording, which you should read carefully.

#### 4. What is the duration of the contract ?

Your policy will run from the dates shown on your schedule once your policy is issued.

#### 5. Do I need to do anything after I have purchased the policy ?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel you must tell us about any change in your circumstances which may affect your cover.

#### 6. What cancellation rights do you have ?

If your cover does not meet your requirements, please notify the issuing agent or P J Hayman & Company Limited on **0845 230 3526** within 14 days of receiving your policy and return all documents for a refund of premium.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to 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.

#### 7. How do I make a claim ?

Telephone: **0845 260 1525** or email: [claims@pjhayman.com](mailto:claims@pjhayman.com) and ask for a claim form or write to:

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

#### 8. What to do if you have a complaint

Should you wish to express a complaint about this policy then in the first instance please write to :

Complaints regarding the **SALE OF THE POLICY** or the **CLAIMS SERVICE**

The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

If this does not resolve your problem, please write to:

The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

#### 9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation 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 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

This policy is available in large print, audio and Braille.

Please contact us on telephone: 0845 260 1634 and we will be pleased to organise an alternative version for you.