



Travel Plus

Premium Guide 2010/11

ANNUAL MULTI-TRIP

Standard Cover

		18-54 years	55-64 years	65-69 years	70-74 years	75-79 years
Area 1	Individual	£51.70	£72.70	£128.60	£194.90	£282.20
	Single parent	£51.70	£72.70	£128.60	£194.90	£282.20
	Couple/Family	£83.80	£117.40	£206.80	£313.00	£452.70
Areas 1, 2 & 3	Individual	£66.40	£93.60	£166.30	£252.60	£366.10
	Single parent	£66.40	£93.60	£166.30	£252.60	£366.10
	Couple/Family	£107.30	£150.90	£267.20	£405.20	£586.90
Areas 1 to 4	Individual	£76.20	£107.60	£191.40	£291.00	£422.00
	Single parent	£76.20	£107.60	£191.40	£291.00	£422.00
	Couple/Family	£123.00	£173.30	£307.40	£466.70	£676.30

Premier Plus Cover

		18-54 years	55-64 years	65-69 years	70-74 years	75-79 years
Area 1	Individual	£66.40	£93.60	£166.30	n/a	n/a
	Single parent	£66.40	£93.60	£166.30	n/a	n/a
	Couple/Family	£107.30	£150.90	£267.20	n/a	n/a
Areas 1, 2 & 3	Individual	£85.40	£120.90	£215.30	n/a	n/a
	Single parent	£85.40	£120.90	£215.30	n/a	n/a
	Couple/Family	£137.80	£194.50	£345.60	n/a	n/a
Areas 1 to 4	Individual	£98.20	£139.00	£248.00	n/a	n/a
	Single parent	£98.20	£139.00	£248.00	n/a	n/a
	Couple/Family	£158.20	£223.50	£397.90	n/a	n/a

Rating Areas

Area 1 – Europe - all countries west of the Ural Mountains, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

Area 2 – Australia & New Zealand (including up to 48 hours stopover in Area 3 and Area 4).

Area 3 – Worldwide including Egypt & Israel (but excluding Canada, the Caribbean and the USA).

Area 4 – Worldwide (including Canada, the Caribbean and the USA).

Notes in support of these premiums are on page 4 of this Premium Guide, additional notes can be found in the Sales Leaflet.

SINGLE TRIP

Standard Cover

	Period	18-54 years	55-64 years	65-69 years	70-74 years	75-79 years	80-85 years
Area 1 Europe	up to 3 days	£11.10	£15.20	£26.10	£35.70	£50.70	£64.40
	up to 5 days	£14.90	£20.60	£36.00	£49.40	£70.40	£89.60
	up to 9 days	£16.80	£23.40	£40.90	£56.20	£80.30	£102.20
	up to 17 days	£20.60	£28.90	£50.70	£69.90	£100.00	£127.30
	up to 24 days	£28.30	£39.80	£70.40	£97.20	£139.40	£177.70
	up to 31 days	£32.10	£45.30	£80.30	£110.90	£159.10	£202.80
	each additional week	£3.80	£5.50	£9.80	£13.70	£19.70	£25.20
Area 2 Australia & New Zealand	up to 3 days	£17.80	£24.70	£43.30	£59.60	£85.20	£108.50
	up to 5 days	£24.30	£34.00	£60.10	£82.90	£118.70	£151.20
	up to 9 days	£27.50	£38.70	£68.50	£94.50	£135.40	£172.60
	up to 17 days	£34.00	£48.00	£85.20	£117.70	£168.90	£215.40
	up to 24 days	£47.10	£66.60	£118.70	£164.30	£235.90	£301.00
	up to 31 days	£53.60	£75.90	£135.40	£187.50	£269.40	£343.80
	each additional week	£6.50	£9.30	£16.70	£23.30	£33.50	£42.80
Area 3 Worldwide excluding Canada, Caribbean & USA	up to 3 days	£21.60	£30.20	£53.20	£73.30	£104.90	£133.60
	up to 5 days	£29.60	£41.70	£73.90	£102.00	£146.30	£186.50
	up to 9 days	£33.70	£47.40	£84.20	£116.40	£166.90	£212.90
	up to 17 days	£41.70	£58.90	£104.90	£145.10	£208.30	£265.70
	up to 24 days	£57.80	£81.90	£146.30	£202.50	£291.00	£371.50
	up to 31 days	£65.80	£93.40	£166.90	£231.30	£332.40	£424.30
	each additional week	£8.10	£11.50	£20.70	£28.70	£41.40	£52.80
Area 4 Worldwide including Canada, Caribbean & USA	up to 3 days	£25.40	£35.70	£63.00	£87.00	£124.60	£158.80
	up to 5 days	£35.00	£49.40	£87.70	£121.20	£173.80	£221.70
	up to 9 days	£39.80	£56.20	£100.00	£138.30	£198.50	£253.20
	up to 17 days	£49.40	£69.90	£124.60	£172.50	£247.70	£316.10
	up to 24 days	£68.50	£97.20	£173.80	£240.90	£346.20	£441.90
	up to 31 days	£78.10	£110.90	£198.50	£275.10	£395.40	£504.80
	each additional week	£9.60	£13.70	£24.60	£34.20	£49.20	£62.90

Notes in support of these premiums are on page 4 of this Premium Guide, additional notes can be found in the Sales Leaflet.

SINGLE TRIP

Premier Cover

	Period	18-54 years	55-64 years	65-69 years	70-74 years	75-79 years	80-85 years
Area 1 Europe	up to 3 days	£13.90	£19.30	£33.50	£45.90	£65.50	£83.30
	up to 5 days	£18.90	£26.40	£46.30	£63.70	£91.10	£116.00
	up to 9 days	£21.40	£29.90	£52.70	£72.60	£103.90	£132.40
	up to 17 days	£26.40	£37.00	£65.50	£90.40	£129.50	£165.10
	up to 24 days	£36.40	£51.30	£91.10	£126.00	£180.70	£230.50
	up to 31 days	£41.30	£58.40	£103.90	£143.70	£206.30	£263.20
	each additional week	£5.00	£7.10	£12.80	£17.80	£25.60	£32.70
Area 2 Australia & New Zealand	up to 3 days	£22.60	£31.70	£55.90	£77.10	£110.30	£140.60
	up to 5 days	£31.10	£43.80	£77.70	£107.30	£153.80	£196.20
	up to 9 days	£35.40	£49.90	£88.50	£122.40	£175.60	£224.00
	up to 17 days	£43.80	£62.00	£110.30	£152.60	£219.10	£279.60
	up to 24 days	£60.70	£86.10	£153.80	£213.10	£306.20	£390.80
	up to 31 days	£69.20	£98.20	£175.60	£243.30	£349.70	£446.50
	each additional week	£8.50	£12.10	£21.80	£30.20	£43.50	£55.60
Area 3 Worldwide excluding Canada, Caribbean & USA	up to 3 days	£27.60	£38.80	£68.70	£94.80	£135.90	£173.30
	up to 5 days	£38.10	£53.80	£95.60	£132.20	£189.70	£242.00
	up to 9 days	£43.30	£61.20	£109.00	£150.80	£216.60	£276.30
	up to 17 days	£53.80	£76.20	£135.90	£188.20	£270.40	£345.00
	up to 24 days	£74.70	£106.10	£189.70	£262.90	£377.90	£482.40
	up to 31 days	£85.10	£121.00	£216.60	£300.20	£431.70	£551.10
	each additional week	£10.50	£14.90	£26.90	£37.30	£53.80	£68.70
Area 4 Worldwide including Canada, Caribbean & USA	up to 3 days	£32.60	£45.90	£81.50	£112.60	£161.50	£206.00
	up to 5 days	£45.10	£63.70	£113.50	£157.10	£225.50	£287.80
	up to 9 days	£51.30	£72.60	£129.50	£179.30	£257.50	£328.70
	up to 17 days	£63.70	£90.40	£161.50	£223.80	£321.60	£410.50
	up to 24 days	£88.60	£126.00	£225.50	£312.70	£449.60	£574.10
	up to 31 days	£101.10	£143.70	£257.50	£357.10	£513.60	£655.80
	each additional week	£12.40	£17.80	£32.00	£44.40	£64.00	£81.80

Notes in support of these premiums are on page 4 of this Premium Guide, additional notes can be found in the Sales Leaflet.

NOTES

Single Trip and Annual Multi-trip

The premiums shown within this leaflet are valid from 7th June 2010 until further notice.

Insurance Premium Tax at the current rate of 17.5%* is included (residents of the Channel Islands or the Isle of Man may deduct 14.9%* from the published premiums).

* IPT rate as applicable on 7th June 2010 but maybe subject to change.

Couples/Family Premiums (Annual Multi-trip)

The premium required for Couples/Families is based on the age of the oldest person to be insured.

Child Discounts and Families

Children must be aged under 18 years at the date of commencing the trip (or under 23 years if still in full time education and normally resident with an insured adult).

- Single Trip - children will be covered **free of charge** provided they are travelling with a related insured adult. For non-related children or children travelling independently, the full premium applies.
- Annual Multi-trip - children may also **travel independently** – ideal for School Trips.

Excess Waiver

For a single additional premium you can have the standard claims excess deleted :

- Single Trip **£7.00** per person (**£14.00** per family)
- Annual Multi-trip **£15** per person (**£30** per family)

Note: Any excess imposed by us following your call to the Medical Screening Line will still apply.

Deleting Covers not required

Reduce your premium by removing sections of cover i.e. Baggage and Passport if you have household cover or Medical Expenses if you have private insurance (check your cover first). The discounts available are:

- Baggage and Passport - **10%**
- Medical Expenses - **20%**
- Cancellation or Curtailment - **15%**

Note: Discounts are only available at the time of purchasing the policy. The discount for deleting Cancellation or Curtailment cover cannot be used in conjunction with the "late bookers discount".

One-way trips (Single Trip only)

Cover for one-way trips is available, subject to a **25%** premium increase and a maximum trip duration of 31 days (cover will cease 48 hours after leaving immigration control in the final destination country).

Late Bookers Discount (Single Trip only)

If you are travelling within 14 days of taking out this Insurance, a **5%** discount can be deducted.

Rating Areas

Area 1 – Europe - all countries west of the Ural Mountains, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

Area 2 – Australia & New Zealand (including up to 48 hours stopover in Area 3 and Area 4).

Area 3 – Worldwide including Egypt & Israel (but excluding Canada, the Caribbean and the USA).

Area 4 – Worldwide (including Canada, the Caribbean and the USA).

Cancellation Top-up Cover (Single Trip only)

If the Cancellation Sum Insured under Section 1 is insufficient for your specific requirements, you may increase the Cancellation cover limit (up to a maximum £10,000 per person, or £20,000 per policy) at a rate of **£6.00** for each additional £100 insured, subject to the following:

- This rate only applies to persons aged 69 years or under.
- Cruises - we are only able to cover cruises if the cruise comprises of no more than 50% of the holiday itinerary. Otherwise, contact your Broker/Agent or P J Hayman (if a direct client), for details of our 24/7 Cruise Insurance.

Existing Medical Conditions

Please refer to the Travel Plus Sales Leaflet to find out whether you need to call the Medical Screening Line.

Note: In some cases an additional premium may be payable.

Age limits & Trip durations

- Single Trip Standard or Premier:
94 days if you are aged 69 years or under
45 days if you are aged 70–85 years (inclusive)
- Annual Multi-trip:
Standard– 31 days if you are aged 79 years or under
Premier Plus– 60 days if you are aged 69 years or under

Ages apply at the start date of your policy.

Note: If cover for longer periods is required please contact your Broker/Agent or P J Hayman (if a direct client), for details of the Longstay/Backpacker scheme - (certain age restrictions apply).

Winter Sports Cover

- Single Trip Standard or Premier:
Double the Adult Premium shown.
- Annual Multi-trip:
Standard - included up to 17 days during the policy period.
Premier Plus – included up to 45 days during the policy period.

Note: Winter Sports cover is only available to persons aged 69 years or under.