

2010/11 - Summary of Cover



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 ?

24/7 cruise insurance is underwritten by the UK & Ireland Branch Office of Union Reiserversicherung AG (URV) and administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

24/7 cruise insurance is arranged by P J Hayman & Company Limited.

2. What does 24/7 cruise 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.

PRE-TRAVEL POLICY

Policy section	Covered provided (up to)	First amount you have pay (Excess)	
		up to age 70	age 71 & over
A. Cancellation charges	up to the selected sum insured, shown on your schedule (see notes 1 & 2)	£75 £25 deposit only	£125 £25 deposit only

TRAVEL POLICY

Policy section	Covered provided (up to)	First amount you have pay (Excess)	
		up to age 70	age 71 & over
B1. Departure delay	£30 after first 12 hours, £30 each following complete 12 hours, £150 in total	Nil	Nil
Missed departure	£1,000	Nil	Nil
Abandonment after 24 hours	up to the selected sum insured, shown on your schedule	£75	£125
B2. Personal possessions	£250 each individual item £400 valuables in total £2,500 in total £200 essential items	£50	£125
Possessions delayed in transit more than 12 hours		Nil	Nil
B3. Personal money	£250 cash on your person, £1,000 in total	£50	£125
Loss of travel documents	£500 travel & accommodation costs necessary to replace lost documents	Nil	Nil
B4. Emergency medical expenses	£5,000,000 outside your home country £50 each full day, £1,000 in total (see note 2)	£75 Nil	£125 Nil
B5. Curtailment (cutting short your trip)	unused portion of costs up to the selected sum insured, shown on your schedule (see note 2)	£75	£125
B6. Personal liability	£2,000,000	£250 rented property damage £50 all other claims	£250 rented property damage £125 all other claims
B7. Personal accident	£10,000 accidental death £10,000 loss of arms or legs £10,000 if you are permanently unable to work after an accident on your trip (see note 3)	Nil Nil Nil	Nil Nil Nil
B8. Legal advice & expenses	£25,000	£50	£125

3. What else do I need to know about my 24/7 cruise insurance policy?

A summary of the main cover limits is shown overleaf. You should read the policy for the full terms and conditions.

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. It is very important to tell us about any changes in medical conditions.

6. What cancellation rights do you have ?

If the terms or conditions of your policy do not meet your requirements, please notify us within 14 days of receiving your policy and schedule and return all your documents for a refund of your premium. If during this 14 day period you have travelled, made a claim, or intend to make a claim then we can 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?

- If you are abroad and need medical assistance, please call our 24-hour medical emergency service on: **+44 (0) 845 260 3 260**
- For legal advice please call the Pannone LLP helpline on: **0161 228 3851**
- For all other claims, please obtain a form from Travel Claims Facilities via the internet at: **www.travel-claims.net**
or call: **0845 370 7133** and ask for a claim form.

8. What to do if you have a complaint?

Should you wish to make an appeal about a decision we have made, you may write to:

1. If your appeal is regarding the selling of your policies or medical screening:
The Customer Services Manager,
P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.
2. If your appeal is regarding policy cover or the claims or emergency assistance services:
The Claims Manager,
Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:

- (a) Write to:
The Branch Manager,
URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU
who will review the decision.

If you are still not satisfied with the outcome you may:

- (b) Ask the Financial Ombudsman Service (FOS) to review your case.
Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Their telephone advice line is +44 (0) 845 080 1800.

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 from the scheme if we cannot meet our 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.

This document is available in large print, audio and Braille.
Please contact us on: 0845 230 3526 and we will be pleased to organise an alternative version.