



24-7

**cruise
insurance**



SAVE 15%

when you
buy online!

No upper age limit

**For cruises up to
6 months**

**Premiums based on
cruise cost**

Wide-ranging cover

**24-hour medical
emergency assistance**

2011/12

www.247cruiseinsurance.com

24/7 cruise insurance

A dedicated travel insurance policy especially designed for cruise holidays giving you wide-ranging cover and peace of mind

Key features:

No upper age limit

24/7 cruise insurance is available for persons of any age.

For trips up to 6 months

The policy covers cruises up to a maximum duration of 6 months.

High cancellation limits

Up to £10,000 Cancellation cover for persons up to and including age 70 and up to £8,000 for persons aged 71 and over.

Premiums based on cruise cost

Unlike most travel insurance policies, 24/7 cruise insurance premiums are based on the total value of your holiday.

Pre-existing medical conditions

We are able to cover certain pre-existing medical conditions and provide a HealthCheck phone number to confirm if cover is available. See page 3 for further details.

Generous personal possessions cover

We recognise that cruise passengers tend to take more suitcases and clothing away with them than the typical leisure holidaymaker. The policy therefore includes up to £2,500 worth of personal possessions cover. Single article and valuables limits apply.

Child discounts

Children aged 2 years and under travelling with an insured adult are covered free of charge.

Children aged between 3-17 years of age travelling with an insured adult will be charged 50% of the adult rate.

24-hour medical emergency assistance

Should you be taken ill or injured, the policy provides a medical emergency assistance service (including repatriation if medically necessary) available to you 24 hours a day, 7 days a week, 365 days a year.

First class claims service

We are dedicated to giving you a first class claims service and aim to respond and settle claims as quickly as possible.

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Important information

About us

24/7 cruise insurance is a trading name of travel insurance specialists P J Hayman & Company Limited who are authorised and regulated by the Financial Services Authority (No. 497103).

Eligibility

Available to residents of the United Kingdom, Channel Islands or Republic of Ireland who have not spent more than six months abroad in the year before purchasing this policy.

Hazardous activities

If you are taking part in any sport or hazardous activity please contact us on **0845 260 1542** to ensure you are covered.

Cancellation rights

If the terms of the policy are not suitable for your needs you can return the policy and accompanying documentation to the place where you purchased it within 14 days and you will receive a full refund of the premium you have paid.

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.

Medical declaration

If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last **2** years, you should phone Travellers HealthCheck on **0845 520 1081**, they are open 8am to 7pm Monday to Friday, Saturday 9am to 5pm (closed Sundays and Bank Holidays). They will advise what cover is available and confirm any special terms in writing.

Please note:

- This policy does not provide cover for psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- We are unable to provide cover for any claim arising from a known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre-existing medical condition.

How to apply

24/7 cruise insurance premiums are based on the total cost of your cruise holiday, the ages of insured persons and your cruise destination. With so many premium variables we do not show the premiums in this leaflet, however obtaining a quotation could not be easier.

There are two ways of obtaining a personalised 24/7 cruise insurance quotation:

- 1) By visiting our website: **www.247cruiseinsurance.com** (we offer a **15% discount** if you purchase your policy online!)
- 2) By calling us on **0845 260 1542**, we are open 8am to 6pm, Monday to Friday (excluding Bank Holidays)

If you arrange your cover as soon as you book your cruise holiday you will be immediately protected should you need to cancel your trip (terms and conditions apply).

Wide-ranging 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 is available on **0845 260 1542** or via our website www.247cruiseinsurance.com

Sections	Cover provided (up to)	First amount you have to pay (Excess)	
		up to age 70	age 71 & over
Cancellation charges	up to the selected sum insured, shown on your schedule	£100 £25 deposit only claims	£150 £25 deposit only claims
Departure delay	£30 after first 12 hours, £30 each following complete 12 hours, £150 in total	Nil	Nil
Missed departure	£1000	Nil	Nil
Abandonment after 24 hours	up to the selected sum insured, shown on your schedule	£100	£150
Personal possessions	£250 each individual item £400 valuables in total £2,500 in total	£75	£75
Possessions delayed in transit more than 12 hours	£200 essential items	Nil	Nil
Personal money	£250 cash on your person £1,000 in total	£75	£75
Loss of travel documents	£500 travel & accommodation costs necessary to replace lost documents	Nil	Nil
Emergency medical expenses	£5,000,000 outside your home country	£75	£150
State hospital benefit/cabin confinement	£50 each full day, £1,000 in total	Nil	Nil
Curtailement (cutting short your trip)	unused portion of costs up to the selected sum insured, shown on your schedule	£100	£150
Personal liability	£2,000,000	£250 rented property damage £50 all other claims	£250 rented property damage £125 all other claims
Personal accident	£10,000	Nil	Nil
Legal advice & expenses	£25,000	£75	£75