



# Coach Plus

## Coach Breakdown Insurance

*Specialist Cover for UK and Europe*

### Master Policy No. CPSKP40030 A & B

#### Summary of Cover

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

Section & Cover	Limit (up to)
1. Towing & Emergency Repairs	} £2,000 in all
2. Spare Parts Delivery	
3. Replacement Driver	
4. Repatriation of the Insured Vehicle	} £4,000 in all
5. Collection of the Insured Vehicle	
6. Hiring Replacement Vehicle	£7,500 (£1,250 per day)
7. Customs Duty Indemnity	£2,000
8. Passenger Assistance	£3,000 (£75 per person)
Maximum amount payable per insured vehicle for all claims in any one policy year	£25,000
Policy Excess (each and every claim)	£250

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#### Important Telephone Numbers

<b>Customer services:</b>	
P J Hayman & Company Limited	0845 230 3526
Claims	0845 260 1525

#### Important Information

Thank **you** for taking out Coach Plus Coach Breakdown insurance with **us**.

It is very important that **you** read the whole of this policy before **you** travel and make sure **you** understand exactly what is and is not covered and what to do if **you** need to claim. If **you** have any queries, please contact P J Hayman & Company Limited on **0845 230 3526**.

#### Insurer

Your Coach Plus Coach Breakdown insurance is underwritten by Union Reiseversicherung AG. UK Branch.

#### How Your Policy works

This policy which details the full cover, limits and exclusions applicable to the insurance, together with the policy schedule is a contract between **you** and **us**.

**We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section, apply to each **insured vehicle**. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words are highlighted by the use of bold print.

This insurance applies for all trips declared to P J Hayman & Company Ltd. for eligible vehicles and trips of at least 24 hours duration and not exceeding 45 days and for which the premium has been paid. All such trips are the 'insured journey' for the purpose of this Annual Multi-trip insurance.

#### Telling us about relevant facts

Before **you** travel **you** must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

#### Cancellation rights

If **your** policy 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 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.

#### Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim, for each incident. The amount **you** have to pay is the **excess**.

#### Data Protection

Information about **your** policy may be shared between **your** Coach Operator, P J Hayman & Company Limited and Union Reiseversicherung AG. for underwriting purposes.

**You** should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives (if appropriate), the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

**Your** information will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

#### 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 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**, for by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

#### Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

#### Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Insurance Policy 2012

**Renewal of your insurance cover**

We will send you a renewal notice prior to the expiry of the **period of insurance** as shown on your policy schedule.

The terms of your cover and the premium rates may be varied by us at the renewal date. We will give you at least 21 days written notice before the renewal date should this happen.

At renewal you must tell us about relevant facts, as this may affect the cover provided.

## Geographical Area

You will not be covered if you travel outside the following area :

**Europe** - all countries west of the Ural Mountains, the **UK**, the **Channel Islands**, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands (excluding travel to Libya, Lebanon, Israel, Egypt and Syria).

## Definition of Words

The following definitions apply to this policy. They have the meanings given below. These words are highlighted by the use of bold print.

<b>We/Our/Us</b>	Union Reiseversicherung AG. UK Branch.
<b>Accident</b>	Road accident or accidental damage causing the <b>insured vehicle</b> to be immobilised or injury to the driver of the <b>insured vehicle</b> .
<b>Breakdown</b>	Electrical or mechanical breakdown, road <b>accident</b> , damage or destruction by fire or attempted theft or loss of keys which means the <b>insured vehicle</b> cannot be moved.
<b>Channel Islands</b>	Jersey, Guernsey, Sark, Alderney, Herm, Jethou, Brecqhou and Lihou.
<b>Excess</b>	You will be responsible for paying the first part of each and every claim. The amount you have to pay is the <b>excess</b> .
<b>Home</b>	The country where the <b>insured vehicle</b> is registered in the <b>UK</b> or the <b>Channel Islands</b> .
<b>Insured/you/your</b>	The Coach Company or Tour Operator or user/owner of the <b>insured vehicle</b> for whom this policy has been affected.
<b>Insured's Address</b>	The normal operating address or depot in the <b>UK</b> or the <b>Channel Islands</b> of the of the <b>insured vehicle</b> .
<b>Insured Vehicle</b>	Any passenger derived commercial vehicle registered in the <b>UK</b> or the <b>Channel Islands</b> of recognised manufacture which is not more than 7 years old at commencement of the <b>journey</b> (vehicles aged 8 – 15 years may be covered on application, but only when this is confirmed in writing) and for which cover has been purchased (except as notified to and agreed by P J Hayman & Company Limited in writing). The <b>insured vehicle</b> must be kept in a roadworthy condition and serviced in accordance with the manufacturer's specification and must not carry more than the recommended number of passengers.
<b>Insurer</b>	Union Reiseversicherung AG. UK Branch.
<b>Journey</b>	A trip that takes place during the <b>period of insurance</b> which begins when the <b>insured vehicle</b> leaves the <b>insured's address</b> to commence the trip and ends on return to the <b>insured's address</b> . Trips within your home country must be for at least one night's duration.
<b>Period of Insurance</b>	The cover starts at the beginning of the <b>journey</b> and finishes at the end of the <b>journey</b> . All cover ends on the expiry date shown on the policy schedule. In no circumstances will the period commence more than 24 hours prior to scheduled departure time or cease more than 24 hours after the scheduled return to the <b>insured's address</b> . Cover is automatically extended for up to one week if delays arise due to circumstances beyond the <b>insured's</b> control. Application must be made to P J Hayman & Company Ltd for any other extension, such extension will become effective only upon acceptance by, and payment to P J Hayman & Company Ltd of any additional premium due.
<b>United Kingdom/UK</b>	England, Scotland, Wales, Northern Ireland and the Isle of Man.

## Section 1 Towing and Emergency Repairs

In the event of **breakdown**, we will pay up to the limit of indemnity for:

- the cost of towing the **insured vehicle** to the nearest repairer or safe storage place; or
- roadside assistance or labour charges incurred in respect of temporary repairs to the **insured vehicle** if following a **breakdown** these can be reasonably carried out to make the **insured vehicle** roadworthy.

Please refer to **Conditions, General exclusions and Making a claim that also apply**

## Section 2 Spare Parts Delivery

In the event of **breakdown**, we will pay up to the limit of indemnity for the cost of locating and freighting of parts indispensable to the running of the **insured vehicle** not being available locally.

Please refer to **Conditions, General exclusions and Making a claim that also apply**

## Section 3 Replacement Driver

If the original driver is incapable of continuing the **journey** due to **accident** or illness, we will pay up to the limit of indemnity for the travel costs of transporting a replacement driver.

Please refer to **Conditions, General exclusions and Making a claim that also apply**

## Section 4 Repatriation of the Insured Vehicle

Should the occasion arise during the **period of insurance** whereby:

- it is considered that the **insured vehicle** cannot be repaired locally following a **breakdown**; or,
- the repairs, if carried out locally to the **insured vehicle** cannot be completed within a period of 5 days; or
- the **insured vehicle**, having been stolen is recovered and is found to be legally and mechanically in an unroadworthy condition.

We will pay up to the limit of indemnity for:

- the transport of the **insured vehicle** to the **insured's address** or nominated repairer in the **home** country; and/or,
- the cost of storage charges of the **insured vehicle** pending its repatriation or, if applicable, its legal abandonment. If the estimated cost of repatriation of the **insured vehicle** exceeds the residual value thereof in the **home** country this insurance will only be responsible to pay the costs of legal abandonment and any customs duty which may be imposed following legal abandonment.

Please refer to **Conditions, General exclusions and Making a claim that also apply**

## Section 5 Collection of the Insured Vehicle

Should the occasion arise during the **period of insurance** whereby:

- it is considered that the repairs, if carried out locally to the **insured vehicle** following a **breakdown** can be completed within a period of 5 days but not before the date the **insured vehicle** is due to return **home**; or,
- the **insured vehicle**, having been stolen is recovered after the booked date to return **home** and is found to be legally and mechanically in a roadworthy condition.

We will pay up to the limit of indemnity for:

- the cost of travel expenses by rail for the **insured's** driver to return from the **home** country to the point of **breakdown** or storage in order to drive the **insured vehicle** to the **insured's address** and,
- the cost of storage charges of the **insured vehicle** pending its repair and subsequent collection.

Please refer to **Conditions, General exclusions and Making a claim that also apply**

## Section 6 Hiring Replacement Vehicle

If the **insured vehicle** is rendered unserviceable for at least 4 hours due to **accident** or **breakdown** we will pay up to the limit of indemnity for the cost of either:

- hiring a replacement vehicle; or
- transporting a replacement vehicle from the **home** country to the scene of the occurrence, and if appropriate the hire of a replacement vehicle until such vehicle arrives.

Please refer to **Conditions, General exclusions and Making a claim that also apply**

## Section 7 Customs Duty Indemnity

We will pay up to the limit of indemnity any liability for the duty claimed if, due to circumstances outside the control of the **insured** as a result of **breakdown** or **accident**, the **insured vehicle** is not taken permanently out of the Foreign Country within a limited time after import, or there is any breach or non-observance of the import conditions which permit import for a limited time without payment of duty.

Please refer to **Conditions, General exclusions and Making a claim that also apply**

## Section 8 Passenger Assistance

We will pay up to the limit of indemnity for the cost of overnight hotel accommodation (including breakfast) at any hotel not scheduled as an overnight stop and, if necessary transportation costs from the **insured vehicle** to suitable accommodation for passengers, driver and courier(s) resulting from:

- i) the vehicle being immobilised due to **accident** or **breakdown** for at least 4 hours; or
- ii) the only available driver being prevented from driving due to accidental bodily injury or illness.

Please refer to **Conditions, General exclusions and Making a claim** that also apply

## Conditions

### 1. Other Insurances

If at the time of any claim arising under this policy there is any other existing insurance, manufacturers warranty scheme or **breakdown** cover covering the same liability **we** will not be liable to make any payment.

### 2. Reasonable Care

The **insured** must exercise reasonable care to prevent loss or damage and at all times act as if uninsured.

### 3. Vehicle Condition

The **Insured Vehicle** shall be kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's instructions and shall be thoroughly serviced before each **journey** and records kept of all work carried out. Such records to be available to P J Hayman & Company Limited on request.

### 4. Replacement Vehicles

Any replacement vehicle hired shall be used for the sole purpose of continuing the trip or to complete the tour programme including prearranged excursions.

### 5. Fraud

**We** will cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.

### 6. Declared number of trips

The premium is based on the total number of days the **insured** has vehicles abroad. This is adjustable at the end of the period of cover (as shown on the policy schedule) in line with the actual number of days travelled but subject to a minimum annual premium of **£150** plus Insurance Premium Tax (IPT) at the current rate.

## General Exclusions

The following exclusions apply to the whole of **your** policy.

**We** will not cover **you** for any claim arising from, or relating to, the following:

1. The first **£100** of each and every claim.
2. A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing;
3. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
4. Any epidemic or pandemic.
5. **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
6. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
7. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
8. Any currency exchange rate changes.
9. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date.
10. **You** acting in an illegal or malicious way.
11. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
12. Any expenses that would have been incurred in the normal course of the **journey**.
13. Any liability whatsoever arising from the use of vehicles more than **7** years old at the commencement of the **journey** (vehicles aged **8 -15** years may be covered if agreed by **us** in writing, prior to the **journey** commencing).
14. Any mechanical defect, failure or breakage resulting from seizure due to lack of oil or water.
15. Any cost arising from filling the **insured vehicle** with the incorrect or contaminated fuel.
16. Any electrical or mechanical fault of the **insured vehicle** which keeps happening.
17. The cost of any fuel or oil used.
18. Theft of any possessions left in or on the **insured vehicle**.
19. Any sundry expenses, for example telephone or mobile phone calls or faxes.

## Making a Claim

If **you** need to make a claim please contact the Coach Plus Claims Department on **0845 260 1525** (opening hours 9am - 5pm Monday to Friday excluding Weekends and Bank Holidays) 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.

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

**You** will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

### For all claims

- Copy of itinerary showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- PCV Maintenance and Schedule and Record Form
- PSV Inspection and Rectification Report
- Copy of the vehicles service history book and MOT certificate.
- As much evidence as possible to support **your** claim.

## Making a Complaint

**We** aim to provide **you** with a first class policy and unrivalled service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact:

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.

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

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

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

This insurance is arranged by P J Hayman & Company Limited  
P J Hayman & Company Limited, Registered Address : Stansted House, Rowlands Castle, Hampshire, PO9 6DX Registered No: 2534965  
P J Hayman & Company Limited are authorised and regulated by the Financial Services Authority (FSA)

Coach Plus Coach Breakdown insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland  
Registered in England & Wales. Company No. FC024381 Branch No. BR006943

A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Services Authority  
and in the Republic of Ireland by the Insurance Regulator

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority