



Coach Plus Staff Annual Multi-trip

Specialist Travel Insurance for Coach Company Staff

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)	Excess
1. Medical & Emergency Expenses	£5,000,000	£75
2. Emergency Replacement Expenses	£5,000	£75
3. Personal Possessions & Personal Money	£1,500	£75
4. Coach Operator's Monies & Documents	£1,500	£75

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Important Telephone Numbers

Customer services:	
P J Hayman & Company Limited	0845 230 3526
24-hr emergency medical assistance	
Outside your home country	+44 (0) 845 520 1085
Within your home country	0845 520 1085
Claims department	0845 260 1525

Important Information

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

This Annual Multi-trip insurance applies for all coach drivers (and accompanying staff if referred to in the schedule) employed or contracted to the insured coach operator as declared to P J Hayman & Company Ltd, who are eligible to be covered and for whom the premium has been paid. All such persons are the 'insured person' for the purpose of this insurance.

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 Ltd on **0845 230 3526**.

You should keep a copy of this wording with you when travelling as the information contained herein will assist in the event of an emergency or claim.

Insurer

Your Coach Plus Staff Annual Multi-trip travel 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 person**. 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.

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 **insured person**, for each section, 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 Ltd 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.

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.

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 and check to see that **you** still comply with the Important – Medical Conditions, as this may affect the cover provided.

If **you** do not comply with the Medical Conditions, this may invalidate **your** insurance.

Insurance Policy 2012

Important - Medical Conditions

All claims are excluded where at the time of taking out this insurance:

1. The **insured person**:
 - (i) is aware of any set of circumstances which could reasonably have been expected to give rise to a claim; or
 - (ii) has suffered from a chronic or recurring illness during the previous twelve months UNLESS permission is obtained from the treating **doctor** of fitness to travel at the time of booking; or
 - (iii) is travelling against the advice of a **doctor** or where they would have been if they had sought their advice before beginning the trip; or
 - (iv) knows that they will need treatment or consultation at any medical facility during the trip; or
 - (v) is travelling for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.
2. The person whose condition gives rise to a claim:
 - (i) is receiving, or on a waiting list for treatment in a hospital or nursing home; or
 - (ii) is awaiting the results of any tests or investigations; or
 - (iii) has been given a terminal prognosis.

24-hour Emergency Medical Assistance

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can.

You must also tell **us** if **your** medical expenses are over **£250**. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

From outside **your home** country: **+44 (0) 845 520 1085**

From within **your home** country: **0845 520 1085**

Please provide **us** with the name and address of the coach operator and say that **you** are insured under the P J Hayman Coach Plus Staff travel insurance scheme.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in the **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating doctor and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

Reciprocal Health Arrangement

European Health Insurance Card (EHIC)

A EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you're** in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you'd** expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.

You may apply for an EHIC online at www.dh.gov.uk/travellers or by calling 08444 968 899.

Application forms are also available from the Post Office.

If **you** make use of these arrangements or any other reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

IMPORTANT: Please carry this card with you in case of an emergency

Geographical 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.

Channel Islands	Jersey, Guernsey, Sark, Alderney, Herm, Jethou, Brecqhou and Lihou.
Doctor	A general practitioner, consultant or specialist.
Excess	The amount we will deduct for each insured person , for each section, for each claim incident.
Home	Your usual place of residence in the UK or the Channel Islands .
Insurer	Union Reiseversicherung AG.UK Branch.
Insured person /you/your	Any person declared as being eligible to be covered and for whom the premium has been paid.
Journey	A trip that takes place during the period of insurance which begins when you leave home or your place of business and ends when you get back home or to your place of business or to a hospital or nursing home in your home country, whichever is earlier.
Money	Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, ski passes and petrol coupons.
Period of insurance	The cover starts at the beginning of your journey and finishes at the end of your journey . All cover ends on the expiry date shown on your policy schedule. In no circumstances will the period commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return to your home country. Cover is automatically extended up to one week if necessitated by public transport delays but 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 Limited of any additional premium due.
Personal possessions	Each of your suitcases, trunks and similar containers (including their contents) and articles worn or carried by you (including your valuables and passport).
Relative	Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).
Resident	A person who has their main home in the UK or the Channel Islands .
United Kingdom/UK	England, Scotland, Wales, Northern Ireland and the Isle of Man.
Valuables	Jewellery, watches, items made of or containing precious metals or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.
We/our/us	Union Reiseversicherung AG.UK Branch.

Section 1 – Medical and Emergency Expenses (up to £5,000,000)

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£250** **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 2 for more information.

What you are covered for:

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured or taken ill during **your journey**.

Cover outside your home country

- a) medical and hospital treatment (including expenses for emergency dental treatment, up to **£300**, for the immediate relief of pain).
- b) reasonable additional accommodation and travel (including return to **your home** country which, following serious accident or illness, is deemed necessary by **us** or **our** authorised representative).
- c) reasonable additional accommodation and travel costs for one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.
- d) up to **£3,500** for funeral costs in the place where **you** die outside **your home** country, or the cost of transporting the body or ashes to the **insured person's** former **home** address.

What you are not covered for

- (i) the first **£75** of each and every claim per person;
- (ii) any circumstance stated under Important – Medical Conditions on page 1 and 2;
- (iii) the cost of medical, dental, hospital and nursing fees incurred and/or medical requisites prescribed in **your home** country and the cost wherever prescribed of any prosthesis, contact or corneal lenses, spectacles, hearing aids, dentures and cosmetic surgery;
- (iv) any expenses or fees (over **£250**) for in-patient treatment or repatriation which have not been notified to, and agreed by, **our** Emergency Assistance Service;
- (v) the cost of treatment, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- (vi) any form of treatment, which in the opinion of the **doctor** in attendance and **our** medical advisers, can reasonably be delayed until **your** return to **your home** country;
- (vii) medication, which at the time of departure is known to be required or to be continued outside **your home** country;
- (viii) any costs incurred 12 months after the date of your death, injury or illness;
- (ix) any additional costs arising from single or private room accommodation.

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

Section 2 – Emergency Replacement Expenses (up to £5,000)

What you are covered for:

In the event of an **insured person** sustaining or contracting, during the **period of insurance**, bodily injury or illness which prevents him/her from driving, or carrying out the duties required of an insured accompanying staff member, or the **insured person** necessarily having to return **home** due to a serious accident or injury to a member of **insured person's** immediate family, **we** will pay accommodation and travel expenses necessarily and reasonably incurred to transport a replacement driver/staff member to the coach to enable the **journey** to continue. The total payments in respect of any one **insured person** will not exceed **£5,000** any one event.

What you are not covered for

Anything mentioned under the heading '**What you are not covered for**' within section 1 - Medical & Emergency Expenses

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

Section 3 – Personal Possessions and Personal Money (up to £1,500)

What you are covered for:

In the event of the **personal possessions** or **personal money** of an **insured person** being accidentally lost or damaged during the **period of insurance** **we** will pay for the amount of the loss up to **£1,500**, but subject to a maximum of:

1. **£200** in respect of any one article, pair or set;
2. **£200** in total in respect of **valuables**;
3. **£200** in respect of **personal money**.

Note: it will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

What you are not covered for

- (i) the first **£75** of each and every loss per person;
 - (ii) a claim for more than one mobile phone per Insured Person;
 - (iii) damage caused by moth, vermin or normal wear and tear;
 - (iv) loss or damage to spectacles or sunglasses, and breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft or accident to the vessel, aircraft or vehicle in which they are being carried;
 - (v) loss of or damage to: sports equipment whilst in use, stamps, deeds, samples etc, damage to luggage unless rendered unusable (verification by supplier required), contact /corneal lenses, dentures, jewellery lost while swimming (other than wedding ring);
 - (vi) accidental loss of or theft of or damage to property left unattended other than whilst:
 1. in **your** locked accommodation and in a safety deposit box;
 2. in a locked boot or locked and covered luggage compartment of a motor vehicle provided that:
 - (a) there is evidence of forcible and violent entry to such vehicle;
 - (b) property stolen from unattended locked motor vehicles during the hours 9pm to 6am (local time) where the item is in excess of **£50**;
 - (vii) no cover shall apply in respect of unattended money or unattended **valuables** at any time;
- Note:** The intention of the policy is not to insure items that can be seen.
- (viii) any loss or theft of property not reported to the Police within 24 hours of discovery (a police statement must be obtained);
 - (ix) loss or damage due to delay or confiscation by Customs or other officials;
 - (x) any loss of money due to depreciation in value, currency changes or shortages caused by any error or omission;
 - (xi) loss or theft of traveller's cheques where the issuer provides a replacement service.

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

Section 4 – Coach Operator's Monies and Documents (up to £1,500)

What you are covered for:

In the event of **money** or documents belonging to the coach tour operator being accidentally lost, damaged or stolen during the **period of insurance** **we** will pay for the amount of the loss up to **£1,500** but subject to a maximum of **£750** in respect of cash. **We** will also pay reasonable additional expenses necessarily incurred in obtaining replacement documents whilst overseas.

What you are not covered for

Anything mentioned under the heading '**What you are not covered for**' within section 3 - Personal Possessions and Personal Money.

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

Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

1. **You** are a resident of the **UK** or the **Channel Islands**.
2. **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
3. **You** have a valid policy schedule.
4. **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a Claim' for more information.
5. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.

We have the right to do the following

1. Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
2. Take over and deal with, in **your** name, any claim **you** make under this policy.
3. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
4. With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
5. Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
6. Not accept liability for costs incurred after the date the treating **doctor** and **our** medical advisers agree **you** should return to **your home** country, if **you** refuse to be repatriated.
7. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

General Exclusions

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

1. A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing;
2. 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;
3. Any epidemic or pandemic;
4. **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**;
5. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials;
6. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
7. Any currency exchange rate changes;
8. 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 (except under the Medical and emergency expenses and Emergency replacement sections);
9. **You** acting in an illegal or malicious way;
10. 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;
11. Winter sports, any hazardous activity, professional sporting activity or any kind of racing (except racing on foot);
12. **You** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
13. **Your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
14. **You** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
15. The direct or indirect effect of **you** using alcohol or solvents;
16. **You** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **insured persons** are wearing crash helmets.
17. **Your** trip being a cruise.

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** 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.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Medical expenses/replacement expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or replacement, or where medical fees are likely to exceed **£250**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.

Personal possessions and money / Coach operators monies and documents

- Report loss or theft to the police within 24 hours of discovery and ask them for a written police report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal effects.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.

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 **EMERGENCY MEDICAL ASSISTANCE SERVICE**
The Branch Manager, URV,
Oast Business Centre, North Frith Farm,
Ashes Lane, Hadlow, Kent, TN11 9QU.
- 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 Staff travel 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