



Arranged by:
**PJ Hayman &
Company Limited**

CERTIFICATE OF INSURANCE

Underwritten by:
IGI Insurance Company Limited

THIS INSURANCE APPLIES FOR ALL PERSONS MENTIONED ON THE HOLIDAY BOOKING FORM 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.

In consideration of the payment of the required premium by the Coverholder, the **Underwriters** hereby agree to pay or indemnify the **Insured Person** or his/her personal representative as described herein. This certificate describes the cover provided to each **Insured Person** subject to the terms and conditions set out below and in the Master Policy provided to the Coverholder (a copy of which is available on request from the Coverholder).

PROVIDED ALWAYS THAT:

- the liability of the **Underwriters** shall not exceed the **Sum Insured** stated in the policy schedule; and
- the **Underwriters** shall only indemnify the **Insured Person** after the exhaustion of any travel bond in force.

DEFINITIONS

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

Holiday Costs

The total sum paid by the **Insured Person** in respect of the insured holiday including travel accommodation and travel costs.

Insured Person, You, Yours

Any person named on the holiday booking form who is eligible to be covered and for whom the premium has been paid.

Scheme Administrator

P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

Sum Insured

Irrecoverable **Holiday Costs** paid in advance or contracted to be paid but excluding insurance premiums.

Underwriters

IGI Insurance Company Limited, Market Square House, St James's Street, Nottingham, NG1 6FG.

We, Us, Our

The **Scheme Administrator** authorised to act on behalf of the **Underwriters**.

PERIOD OF INSURANCE

Section 1 (Financial Loss) is effective from the date of booking and terminates on commencement of the planned holiday/trip.

Section 2 (Holiday Curtailment) and Section 3 (Return Home Expenses) commences when the **Insured Person** leaves his/her place of residence or business in the United Kingdom (whichever is the later) to commence the holiday/trip until the time of return to his/her original departure point in the United Kingdom (whichever is the earlier) on completion of the holiday/trip. In any event not to commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return to the United Kingdom.

COVER

The **Underwriters** agree to pay up to the **Holiday Cost** for each **Insured Person** in respect of:-

SECTION 1 - FINANCIAL LOSS

The cost relating to any paid and non-refundable section of the travel or accommodation arrangements, including pre-arranged and paid attractions, forming part of an inclusive holiday pre-booked in the United Kingdom on behalf of the **Insured Person** and whose name appears on the invoice, which is necessarily and unavoidably cancelled prior to departure of the **Insured Person** from the United Kingdom or their country of domicile due to the bankruptcy/liquidation of the Coverholder;

SECTION 2 - HOLIDAY CURTAILMENT

The cost relating to curtailment of any non-refundable part of the arrangements as detailed in (1) above on a pro-rata basis due to bankruptcy/liquidation of the Coverholder whilst the **Insured Person** is on the booked holiday/trip;

SECTION 3 - RETURN HOME EXPENSES

The cost relating to reasonable travel and accommodation costs necessarily incurred by the **Insured Person** in returning home in the event of bankruptcy or liquidation of the Coverholder provided the holiday has commenced and these costs are authorised by GLOBAL RESPONSE.

(Note: This Section (3) does not apply to UK Trips unless agreed by endorsement)

EXCLUSIONS

The **Underwriters** shall not be liable for:-

- Financial failure of a scheduled airline;
- Any arrangements booked outside the United Kingdom unless these are through the UK office of the Coverholder;
- Financial failure of the travel agent or any booking agent or consolidator with whom the **Insured Person** has booked any travel accommodation or pre-arranged and paid attractions;
- The financial failure of any travel or accommodation arrangements, including pre-arranged and paid attractions where there is already a bond, or other insurance provided, even if such bond or insurance is insufficient to meet the claim;
- The financial failure of any travel accommodation or pre-arranged attraction provider that is in Chapter 11 Bankruptcy or Receivership at the date of booking;
- Claims in respect of sums paid to the Coverholder prior to the commencement date as shown in the Master Policy provided to the Coverholder;
- Consequential loss of any nature.

CONDITIONS

Under UK law **You** and **We** can choose the law that will apply to this contract. Unless **You** and **We** have agreed otherwise, this contract will be governed by English Law.

WHAT TO DO IN THE EVENT THAT REPATRIATION IS REQUIRED FOLLOWING THE FINANCIAL FAILURE OF THE COVERHOLDER

Please call GLOBAL RESPONSE to arrange for repatriation. Be prepared to give a) the insurance certificate number, and b) the name and address of the agent or broker from whom it was purchased.

The Telephone No. is **+ 44 (0) 870 606 1581**

Please Note that in the event of any fraudulent claim being submitted by the **Insured Person** or anyone acting on his/her behalf or with whom they are in close collusion, all benefits under this policy shall be forfeited.

CLAIMS PROCEDURE

All claims must be notified in writing to:

P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

quoting the insurance certificate number. All airline tickets and invoices together with proof of payment of Insurance Premium must be submitted.

Please note in the event of any fraudulent claim being submitted by the **Insured Person** or anyone acting on his/her behalf or with whom they are in close collusion, all benefits under this policy shall be forfeited.

CANCELLATION

Written confirmation of the cancellation of the policy may be given at anytime by **You, Us** or the **Underwriters**. **We** will give **You** a minimum of 14 days notice of cancellation to enable **You** to find alternative cover. **You** may cancel the policy by giving **Us** written instructions.

COOLING OFF PERIOD

Before **You** accept **Our** policy **You** have 14 days to review **Your** policy wording. If **You** are not totally happy with the policy and **You** have not made a claim **You** can write to **Us** requesting that **Your** insurance is cancelled and that any monies paid be returned. **We** will then cancel **Your** insurance.

COMPLAINTS PROCEDURE

We always aim to provide a first class service. However, there may be occasions when **you** feel that this objective has not been achieved. Should **you** have any complaint regarding this insurance please write to:

The Customer Services Manager,
P J Hayman & Company Limited
Stansted House, Rowlands Castle,
Hampshire, PO9 6DX.

If **you** are not satisfied with the reply, write to:

The Managing Director,
IGI Insurance Company Limited,
Market Square House, St James's Street,
Nottingham, NG1 6FG.

If **You** are still not satisfied **You** can contact the:

Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall,
London, E14 9SR

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The **Underwriters** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if the **Underwriters** cannot meet their obligations. This depends upon the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Services Authority or the FSCS. The FSCS can be visited on the internet at www.fscs.org.uk or be contacted on **020 7892 7300**.

The complaints procedure above does not affect any legal right **You** may have to take action against **Us** or the **Underwriters**.

This policy is provided by: IGI Insurance Company Limited,
Market Square House, St. James's Street, Nottingham, NG1 6FG. Registered number 1229676
Tel: 0115 941 1022. Fax: 0115 941 1316

The policy is arranged by P J Hayman & Company Limited.

Registered Office: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX. Registered in England - No. 2534965

P J Hayman & Company Limited is an appointed representative of Crispin Speers & Partners Limited. Crispin Speers & Partners Limited and IGI Insurance Company Limited are authorised and regulated by the Financial Services Authority.

You can check the above details on the Financial Services Authority Register by visiting the FSA website: www.fsa.gov.uk/register or by contacting the FSA on **0845 606 1234**.