



*The complete travel insurance package*



# Travel Plus

- Single Trip and Annual Multi-trip
- Annual 'Premier Plus' cover
- FREE cover for children
- BONDPLUS (Financial Failure)
- Cover for medical conditions



*2010/11*

# Travel Plus

*Travel Plus is the **complete** travel insurance package giving you peace of mind, flexibility and great cover*

## Key features:

### Peace of Mind

#### Annual 'Premier Plus' cover

For people under 70 years of age who need higher levels of protection, 'Premier Plus' cover is available under Annual Multi-trip policies.

#### BONDPLUS (Financial Failure)

Travel Plus includes cover if your holiday/trip has to be cancelled due to the financial failure of your travel or accommodation provider.

#### Existing medical conditions

If you have an existing medical condition, a medical screening service is available. See page 4 for Medical Screening Questions to find out whether you need to call the medical screening line. An additional premium may be payable to provide full cover.

*"Over 80% of travel claims are for Medical costs or Cancellation so make sure you are covered if you have an existing medical condition"*

#### Redundancy

Full cover is provided under the Cancellation section if you are made redundant after taking out Travel Plus cover, providing you are under 65 years (and you are under the normal retiring age for your particular job) and have been employed with the same employer for two continuous years.

#### Excesses

Unlike many travel insurance policies we only deduct one excess per person for each incident or occurrence, rather than applying an excess for each section of cover. You can opt to delete the excesses by paying the small Excess Waiver premium.

#### New for old cover

If you can provide receipts or original valuations, we will settle your Baggage claim on a replacement basis for items less than 2 years old (policy limits apply of course).

#### Terrorism cover

You are covered where the event occurs during the trip under the Emergency Medical and Other Expenses, Hospital Benefit and Personal Accident sections.

#### 24 hour medical emergency assistance

Experienced multi-lingual coordinators and medical specialists are available 24 hours a day, 365 days a year to resolve your medical problems. They will guarantee your medical costs where required, liaise with the treating doctor and arrange repatriation if medically necessary.

#### First class claims service

A first class claims service is a must. We aim to settle straight forward claims within 5 working days.

**KNOW  
BEFORE  
YOU GO**



**FCO TRAVEL ADVICE**  
**know before you go**  
[fco.gov.uk/travel](http://fco.gov.uk/travel)

In association with the 'Know Before You Go' Campaign, we are working with the Foreign & Commonwealth Office (FCO) to do all that we can to help British travellers stay safe overseas. Before you go overseas, check out the FCO website at [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel). It is packed with essential travel advice and tips, and up-to-date country information.

### Three levels of cover

Travel Plus offers **Standard** (on both Single Trip & Annual Multi-trip), **Premier** (Single Trip only) and **Premier Plus** (Annual Multi-trip only), the latter providing very wide cover indeed.

### Age limits (Single Trip policies)

The Single Trip policy is available to persons aged 85 years or under.

### Trip limits (Single Trip policies)

The maximum duration of any single trip is 94 days (45 days if you are aged 70 – 85 years).

### Winter Sports cover (Single Trip policies)

Travel Plus can be extended to include winter sports cover for an additional premium if you are aged 69 years or under (see page 6 for the list of winter sports activities that can be covered).

### Annual Multi-trip limits and FREE Winter Sports cover

| Annual Multi-trip cover level | Age limit at the start date of policy | Maximum duration of any one trip | Number of days Winter Sports cover during the policy period |
|-------------------------------|---------------------------------------|----------------------------------|---|
| <b>Standard cover</b>         | 79 years                              | 31 days                          | Maximum of 17 days  |
| <b>Premier Plus cover</b>     | 69 years                              | 60 days                          | Maximum of 45 days  |

Note: Winter Sports cover is available to persons aged 69 years or under.

### Family friendly - Children go free

Children must be aged under 18 years at the date of commencing the trip (or under 23 years if still in full time education and normally resident with an insured adult).

With a Single Trip policy, children will be covered **free of charge** provided they are travelling with a related insured adult.

With Annual Multi-trip cover, children may also **travel independently** – ideal for School Trips.

### Only pay for the cover that you really need

You can tailor your Travel Plus policy to suit your requirements. Discounts are available if you want to delete cover for Baggage and Passport (10%), Cancellation or Curtailment (15%) or Medical Expenses (20%).

### Top-up Cancellation cover

The Travel Plus policy already provides generous cover should you find it necessary to cancel or curtail your holiday. However, if the sum insured is insufficient for your specific requirements, we are able to offer a top-up facility on Single Trip policies (up to a maximum of £10,000 per person - £20,000 per policy) on payment of an additional premium.

### Last minute

If you are travelling within 14 days there is a 5% discount on Single Trip cover.

### One way trips

Cover for one-way trips is available under the Single Trip policy, subject to a 25% premium increase and a maximum trip duration of 31 days. Note: cover will cease 48 hours after you leave immigration control in your final destination country.

All details shown in this leaflet are correct at the time of going to print but are subject to change without notice.

## Important Conditions Relating To Your Health

**You will NOT be covered** under section 1 - Cancellation or Curtailment charges, section 3 - Emergency Medical and Other Expenses, section 4 - Hospital Benefit and section 5 – Personal Accident for any trip where at the time of taking out this insurance you:

- a) are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- b) had received a terminal prognosis; or
- c) travel against the advice of a Medical Practitioner or where you would have been if you had sought their advice before beginning your trip; or
- d) know you will need treatment or consultation at any medical facility during your trip; or
- e) are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or

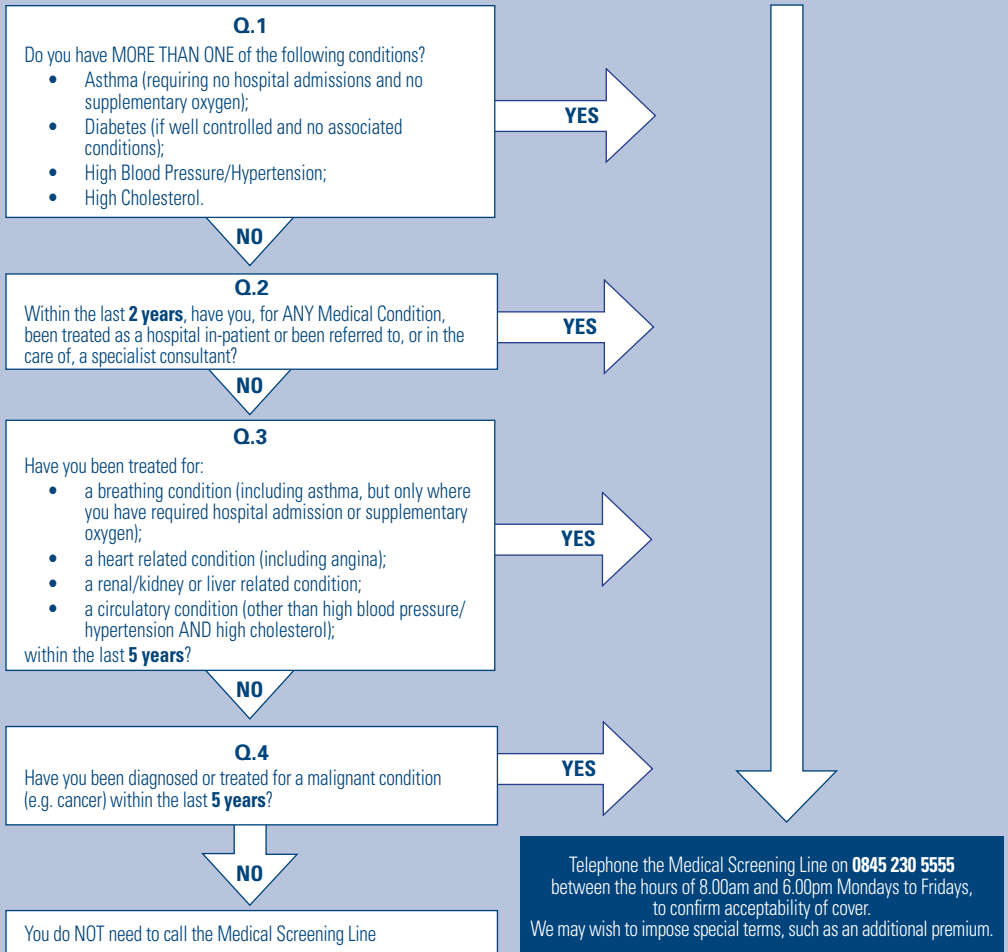
hospital treatment; or

- f) are aware of a medical condition but for which you have not had a diagnosis; or
- g) travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

**You will need to contact the Medical Screening Line** if you are travelling outside the United Kingdom and you answer YES to any of the Medical Screening Questions shown below or you are unsure whether a Medical Condition needs to be declared or not.

**You should also call the Medical Screening Line if you have an Annual Multi-trip policy** and you are travelling outside the United Kingdom, and you develop a new condition after your policy was issued; or your existing medical condition changes after your policy was issued.

### Important - not applicable to United Kingdom trips



## Wide-ranging Cover

The following is only a summary of the main cover limits per insured person. The full terms and conditions can be found in the policy document, a copy of which is available on request or via [www.travelplusinsurance.co.uk](http://www.travelplusinsurance.co.uk)

| Section  | Standard<br>(Single Trip<br>& Annual<br>Multi-trip)  | Premier<br>(Single Trip<br>Only)   | Premier Plus<br>(Annual<br>Multi-trip<br>Only)   | Excess per person<br>deducted from each<br>claim event**                           |
|--|--|--|--|--|
| <b>1. Cancellation or Curtailment Charges</b><br>- Timeshare cover<br>- Loss of Frequent Flyer Points  | <b>£2,500*</b><br>Nil<br>Nil   | <b>£5,000*</b><br>£1,500<br>£1,500   | <b>£10,000</b><br>£1,500<br>£1,500   | <b>£75 (£15</b> Loss of Deposit)<br><b>£15</b>                                     |
| <b>2. BONDPLUS (Financial Failure)</b>   | <b>£1,250</b>  | <b>£2,500</b>  | <b>£5,000</b>  | <b>Nil</b>   |
| <b>3. Emergency Medical and Other Expenses</b><br>(not UK)   | <b>£5,000,000</b>  | <b>£10,000,000</b>   | <b>£10,000,000</b>   | <b>£75</b>   |
| <b>4. Hospital Benefit</b>   | <b>£500</b><br>(£25 per day)   | <b>£1,000</b><br>(£50 per day)   | <b>£2,000</b><br>(£100 per day)  | <b>Nil</b>   |
| <b>5. Personal Accident<br/>Death</b>  | <b>£10,000</b><br>(£5,000 aged<br>under 16 or over<br>69 years)  | <b>£15,000</b><br>(£5,000 aged<br>under 16 or over<br>69 years)  | <b>£30,000</b><br>(£5,000 aged<br>under 16 or over<br>69 years)  | <b>Nil</b>   |
| <b>Loss of Limb(s)/Sight</b>   | <b>£15,000</b>   | <b>£30,000</b>   | <b>£30,000</b>   | <b>Nil</b>   |
| <b>Permanent Total Disablement</b>   | <b>£15,000</b><br>(Nil aged over 69<br>years)  | <b>£30,000</b><br>(Nil aged over 69<br>years)  | <b>£30,000</b><br>(Nil aged over 69<br>years)  | <b>Nil</b>   |
| <b>6. Baggage and Passport</b><br>(Single article, pair or set limit)<br>(Valuables limit)<br>(Sports Equipment limit)<br>- Loss of Passport<br>- Baggage Delay (over 8 hours)   | <b>£1,500</b><br>£300<br>£300<br>£250<br><b>£200</b><br><b>£100</b>  | <b>£2,500</b><br>£500<br>£750<br>£500<br><b>£200</b><br><b>£250</b>  | <b>£3,000</b><br>£500<br>£750<br>£500<br><b>£200</b><br><b>£500</b>  | <b>£50</b>   |
| <b>7. Personal Money and Documents</b><br>(Cash limit)   | <b>£500</b><br>£250  | <b>£1,000</b><br>£500  | <b>£1,500</b><br>£750  | <b>£50</b>   |
| <b>8. Personal Liability</b>   | <b>£2,000,000</b>  | <b>£2,000,000</b>  | <b>£2,000,000</b>  | <b>£250</b> (Property Damage only)   |
| <b>9. Delayed Departure</b> (after 10 hours)   | <b>£100</b><br>(£25 each 10<br>hour delay)   | <b>£250</b><br>(£50 each 10<br>hour delay)   | <b>£500</b><br>(£100 each 10<br>hour delay)  | <b>Nil</b>   |
| or<br>- <b>Trip Cancellation</b> (after 10 hours)  | <b>£2,500*</b>   | <b>£5,000*</b>   | <b>£10,000</b>   | <b>£75</b>   |
| <b>10. Missed Departure / Missed Connection</b>  | <b>£500</b>  | <b>£1,000</b>  | <b>£1,500</b>  | <b>Nil</b>   |
| <b>11. Travel Risks</b><br>- Hijack/Kidnap<br><br>- Mugging<br>- Catastrophe   | <b>£2,500</b><br>(£100 per day)<br><b>£250</b><br><b>£750</b>  | <b>£5,000</b><br>(£250 per day)<br><b>£500</b><br><b>£1,000</b>  | <b>£10,000</b><br>(£500 per day)<br><b>£1,000</b><br><b>£1,500</b>   | <b>Nil</b>   |
| <b>12. Legal Expenses</b>  | <b>£25,000</b>   | <b>£25,000</b>   | <b>£50,000</b>   | <b>Nil</b>   |
| <b>13. Winter Sports</b><br>- Ski Equipment loss/damage<br>(Single articles, Pair or Set limit)<br>(Hired Ski Equipment lost/damaged)<br>- Loss of Ski Pack<br>- Delayed Ski Equipment<br>(after 8 hours)<br>- Piste Closure (not UK)<br>- Avalanche/Weather Delay | <b>£500</b><br>£300<br>£150<br><b>£200</b><br><b>£100</b><br><br><b>£200</b><br>(£20 per day)<br><b>£200</b> | <b>£1,000</b><br>£500<br>£300<br><b>£500</b><br><b>£200</b><br><br><b>£400</b><br>(£40 per day)<br><b>£400</b> | <b>£1,000</b><br>£500<br>£300<br><b>£500</b><br><b>£200</b><br><br><b>£400</b><br>(£40 per day)<br><b>£400</b> | <b>£50</b><br><br><br><b>Nil</b><br><b>Nil</b><br><br><b>Nil</b><br><br><b>Nil</b> |

\* The Sums Insured on a Single Trip policy under Section 1 – Cancellation or Curtailment Charges and Section 9 (Trip Cancellation only) may be increased to a maximum of **£10,000** per person (age restrictions apply) on payment of the appropriate additional premium. A **£20,000** maximum policy limit applies.

\*\* If you have paid the additional premium for Excess Waiver, the excess would be reduced to **Nil** in the event of a claim. Note: Any excess imposed by us following your call to the Medical Screening Line will still apply.

## How much does Travel Plus cost?

As you would expect with such a flexible product, there are many premium permutations. Please refer to the separate Premium Guide or speak to your Broker or Agent.

### A few examples:

**Single Trip** (based on a couple aged 65-69 years travelling to Europe for 7 days)

Travel Plus 'Standard' cover: **£83.60**

Travel Plus 'Premier' cover: **£107.60**

**Annual Multi-trip** (based on 2 adults aged 35 and 2 children aged under 18 taking out a Family Worldwide policy)

Travel Plus 'Standard' cover: **£125.60**

Travel Plus 'Premier Plus' cover: **£161.60**

Premium examples shown include Insurance Premium Tax and are correct at time of going to press (Jan 2011) but are subject to change.

## Important Information

### Cancellation rights

If your cover does not meet your requirements, please notify the issuing Broker/Agent or P J Hayman & Company Limited on 0845 230 3526 (or 0845 230 0631 for direct customers) 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 insurers 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.

### Claims

If you need to make a claim, we aim to settle it within 5 working days, subject to receipt of a completed claim form and supporting documentation. There is a Claims Procedure which forms part of the policy wording.

### 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.

### Eligibility

This policy is available to residents of, and who are registered with a medical practitioner in, the UK or Channel Islands.

### Acceptable Activities

The Travel Plus policy includes a wide range of activities, that are automatically included at standard rates. Please refer to the policy wording for full details.

### Winter Sports (maximum age 69 years)

The following activities are covered if winter sports cover is shown on your policy schedule:

- Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, ice skating, mono-skiing, sledging, snow blading and tobogganing.
- Off piste skiing and snowboarding is covered when you are within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

- Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing. If required, please contact your Broker/Agent or P J Hayman & Company Limited (if a direct customer) for details of our 'Adventures' scheme.

*Other travel insurance policies available from P J Hayman & Company Limited*

### Free Spirit

For people of any age with existing medical conditions

### Adventures

Specialist insurance for sports, hazardous activities and occupations

### Longstay/Backpacker

1-18 months cover

### Groups

For parties of 10 or more

### Euro Plus

European short break & motor breakdown cover

### Business

Comprehensive cover for the business traveller

### UK Plus

Cover for travellers taking UK breaks.

### Coach Plus

Specialist cover for UK or European coach trips.

### 24/7 Cruise

Specialist policy for cruise holidays

Specimen copies of all our policies may be obtained from your Broker / Agent or direct from:

P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX  
Telephone: **0845 230 3526** Fax: 0239 241 9019

Details of all our products and schemes are available at:

**www.pjhayman.com**