



2009/10 - Summary of Cover



Travel Protector

Key Information you the Customer need to be aware of

This is a Summary of Cover only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the policy wording, which you should also read carefully.

1 Who provides your insurance cover?

Sections 1-13 of your Travel Protector travel insurance is underwritten by Mondial Assistance Europe N.V. Mondial Assistance (UK) Limited is Mondial Assistance Europe N.V.'s UK administrator. Our contact address is: Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon, CR9 1AJ.

Section 14 is underwritten by IGI Insurance Company Limited. The contact address is: IGI Insurance Company Ltd, Market Square House, St. James's Street, Nottingham NG1 6FG.

Travel Protector travel insurance is arranged by P J Hayman & Company Limited.

2 What does Travel Protector travel insurance cover me for?

This policy is designed to offer protection for your travel arrangements as described in the summary of policy covers below.

Summary of Cover

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

Section	Cover	Limit (up to)	Excesses
1.	Cancellation or Curtailment	£5,000	£50 *
2.	Emergency medical & associated expenses - In-patient benefit	£10,000,000 £1,500 (£50 per day)	£50 Nil
3.	Loss of passport	£500	Nil
4.	Delayed Personal possessions	£200	Nil
5.	Personal possessions	£2,000	£50
6.	Personal money	£500	£50
7.	Personal accident	£20,000	Nil
8.	Missed departure or Missed connection	£1,000	Nil
9.	Delayed departure or Abandonment of journey (after 12 hours delay)	£150 (£30 each 12 hours) £5,000	Nil £50
10.	Personal liability	£2,000,000	Nil
11.	Legal expenses	£25,000	Nil
12.	Hijack and Mugging - Hijack - Mugging	£1,500 (£50 per day) £250	Nil Nil
13.	Winter sports - Ski pack - Ski equipment - Piste closure	£300 £500 £200 (£20 per day)	£50 £50 Nil
14.	BONDPLUS (Financial Failure)	£1,500	Nil

Note:

Some sections of cover also have extra sub limits, for example the personal possessions section has a single article and valuables limit.

Excesses:

An excess will be deducted for each claim event (not per section).

* For loss of deposit claims only the excess is reduced to **£15** per person.

3 What else do I need to know about my Travel Protector travel insurance policy?

The full terms, conditions, exclusions and limitations of this insurance contract can be found in the policy wording, which you should read carefully.

4 What is the duration of the contract?

Your policy will run from the dates shown on your schedule once your policy is issued.

5 Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel you must tell P J Hayman & Company Limited on **0845 260 1581** about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

6 What Cancellation Rights do you have?

If your cover does not meet your requirements, please notify P J Hayman & Company Limited on **0845 260 1581** 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.

7 How do I make a claim?

- If you are abroad and need medical assistance, please call our 24 hour medical emergency service on:
Within your home country **020 8666 9247**, textphone **020 8666 9562**, outside your home country **+44 20 8666 9247**, textphone **+44 20 8666 9562**.
- For legal expenses please call our 24 hour legal helpline on:
Within your home country **020 8603 9804**, textphone **020 8666 9562**, outside your home country **+44 20 8603 9804**, textphone **+44 20 8666 9562**
- For all other claims please contact :
Travel Protector 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, Travel Protector Claims Department, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

8 What to do if you have a complaint?

Should you wish to make a complaint about this policy then please write to:

FOR SECTIONS 1 to 13 ONLY

Complaints regarding:

EMERGENCY MEDICAL ASSISTANCE SERVICE

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House, 102 George Street, Croydon, CR9 1AJ.

Complaints regarding:

SALE OF THE POLICY or MEDICAL SCREENING 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 Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House, 102 George Street, Croydon, CR9 1AJ.

FOR SECTION 14 ONLY- BONDPLUS (Financial Failure)

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

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

9 Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurers are covered by the UK FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet it's obligations. This depends on the type of business and the circumstances of the claim. Insurance cover for policies purchased on or before the 31st December 2009 is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Policies purchased after this date will be covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number outside your home country **+44 20 7892 7300**, within your home country **020 7892 7300**, or by visiting their website at **www.fscs.org.uk**.

This policy is available in large print, audio and Braille.

Please phone 0845 230 3526 and we will be pleased to organise an alternative version for you.