



The complete travel insurance package



Travel Plus

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



2011/12

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 Multi-trip 'Premier Plus'

For people under 75 years of age, Premier Plus cover is available offering higher levels of protection including £15 million emergency medical expenses.

Financial Failure cover

Should your holiday/trip have to be cancelled due to the financial failure of your travel or accommodation provider, and you are unable to recover your costs elsewhere, cover is provided up to £5,000 (£2,500 with Standard cover).

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 properly 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 qualify under current UK legislation for redundancy payment.

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

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. 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. If you are aged 86 or over, please contact your Broker/Agent or P J Hayman if you are a direct client.

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
Standard cover	79 years	31 days	Maximum of 17 days
Premier Plus cover	74 years	60 days (35 days if aged 70 - 74)	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 purchasing the policy (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 Cancellation or Curtailment charges, Emergency Medical and Other Expenses, Hospital Benefit and Personal Accident for any trip where at the time of taking out or renewing this insurance you:

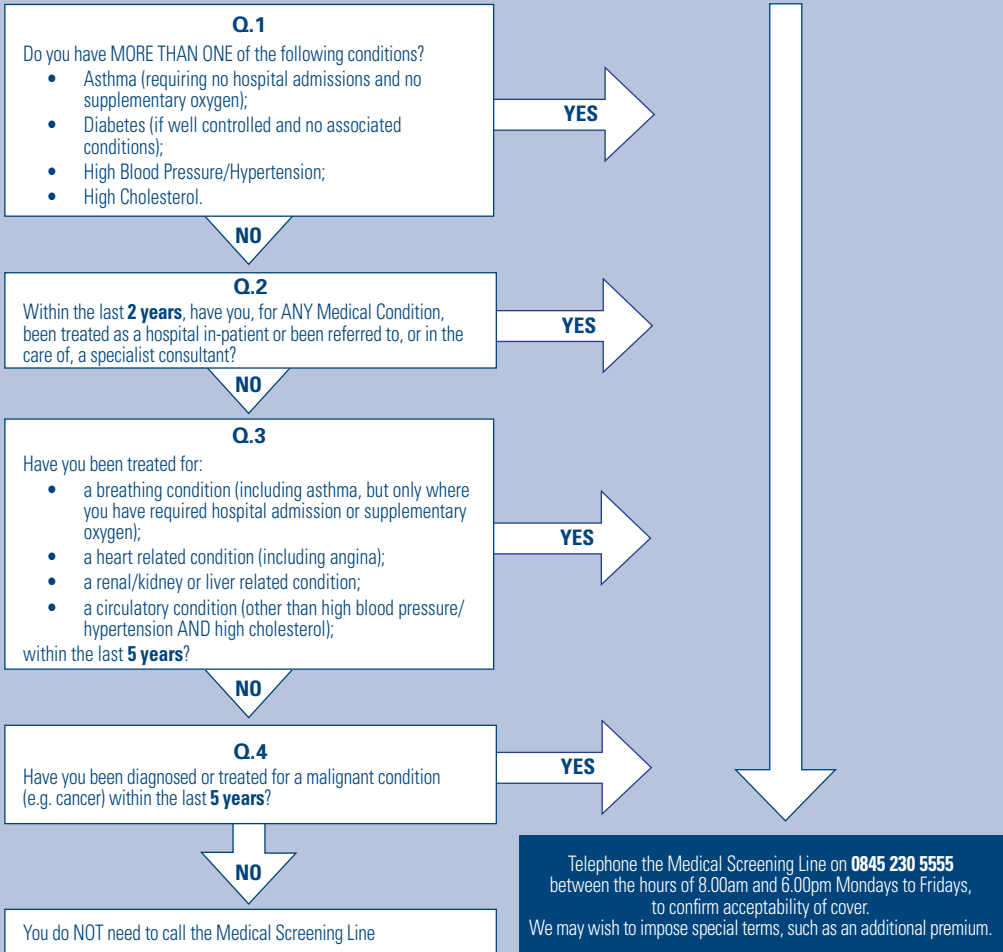
- a) are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- b) had received a terminal prognosis; or
- c) travel against the advice of 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.

At the time of taking out this insurance you will need to call the Medical Screening Line if you are a UK/ Isle of Man resident travelling outside the United Kingdom/ Isle of Man or you are a Channel Island resident travelling outside the Channel Islands 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.

Additionally, if you have an Annual Multi-trip policy and you develop a new Medical Condition at any time after your policy was issued, or your existing medical condition changes, you should call the Medical Screening Line.

Important - not applicable to trips within your home country



Wide-ranging cover

This is a summary of the main cover limits for each insured person. 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

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

* The Sums Insured on a Single Trip policy under Cancellation or Curtailment Charges and 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 (April 2011) but are subject to change.

Important information

Cancellation rights

If the cover does not meet your needs you have a 14 day cancellation period to obtain a full refund of the premium paid, provided you have not travelled or intend to make a claim. Full details are shown in the policy document.

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, Isle of Man 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 (if you are 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