

Travel Insurance

Insurance Product Information Document



Company: This insurance is administered by PJ Hayman & Company Limited. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965. PJ Hayman & Company Limited is authorised and regulated by the Financial Conduct Authority - Firm Reference No. 497103.

The insurer is Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited registered in England and Wales under number: 01514453. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference: 204847.

Product: Caravan and Motorhome Club Single Trip and Annual Multi-trip Travel Insurance

This document gives a summary of the insurance cover. The full terms and conditions and other important information can be found in the policy booklet and your policy schedule. You should read both documents carefully to make sure the cover is what you asked for.

What is this type of insurance?

This insurance covers you for things that could happen while travelling like medical emergencies, trip cancellation & delays, personal accident and personal liability, legal expenses and theft or temporary loss of your personal belongings. You can also choose to buy winter sports cover, cruise cover and/or gadget cover for an extra premium. You have a choice of activities that you can cover. Cover applies to either a single trip or annual multi-trip policy depending on what you have bought. Your choices will be shown on your policy schedule.



What is insured?

- ✓ **Cancellation and cutting your trip short** – up to £2,500
- ✓ **Emergency medical treatment abroad and getting you back to the UK** - up to £5,000,000
- ✓ **Personal accident** - up to £15,000 if bodily injury caused by an accident leads to your death, loss of a limb or sight, or permanent total disability
- ✓ **Delayed departure** - up to £250 if the aircraft, boat or train you are due to travel on is delayed for at least 12 hours (or up to £2,500 if you decide to abandon your trip after at least 24 hours' delay)
- ✓ **Missed departure** - up to £500 if you miss your flight, train etc. on the outbound or return leg of your trip
- ✓ **Personal belongings** - up to £1,000 for personal belongings lost, stolen or damaged during your trip. Also, up to £250 for replacement of essential items if your personal belongings are delayed for more than 12 hours on your outward journey
- ✓ **Sports equipment** - up to £500 for your own or £250 for hired sports equipment lost, stolen or damaged during your trip. Also, up to £250 for replacement of sports equipment if your sports equipment is delayed for more than 12 hours on your outward journey
- ✓ **Money, passport and travel documents** - up to £1,000 (cash limit £125) for loss or theft of money, your passport or travel documents. Also up to £500 for travel and accommodation expenses to obtain a replacement for a lost or stolen passport
- ✓ **Personal liability** - up to £1,000,000 if you cause an accident on your trip which leads to injury of any person, or loss of or damage to another person's items or property
- ✓ **Catastrophe cover:**
 - up to £250 if you are the victim of a mugging attack;
 - up to £500 if you are the victim of hijack or kidnap;
 - up to £500 if you are forced to move from your booked accommodation and you have to find alternative accommodation because of a natural disaster
- ✓ **Legal advice & expenses** - up to £25,000 for legal costs to pursue a claim for compensation if someone causes your death or injury

Optional Sports equipment upgrade

up to £1,500 for your own or hired sports equipment lost, stolen or damaged during your trip. Also, up to £250 for replacement of sports equipment if your sports equipment is delayed for more than 12 hours on your outward journey

Optional winter sports

up to £500 for loss of or damage to your ski equipment. Cover also for lost/damaged hired ski equipment, for hiring replacement ski equipment if yours is delayed for more than 12 hours, and for any unused portion of a ski pack (lift passes etc.) if you are ill or injured. Also up to £500 for additional transport/accommodation expenses if you are unable to reach or leave your resort due to an avalanche or severe weather conditions and up to £250 if you are unable to ski because of piste closures

Optional cruise cover

up to £1,500 for missed embarkation. Also, up to £2,500 for loss/theft/damage of formal cruise attire (up to £500 if delayed in transit over 12 hours). Also, up to £100,000 for additional emergency medical assistance & expenses - ship to shore repatriation. Additional cover provided for cruise itinerary changes (each missed port), cabin confinement and unused excursions

Optional Gadget cover

up to £1,500 if your gadgets are lost, stolen or damaged

There are other covers provided under this insurance.

Full details are given in the policy booklet.



What is not insured?

- ✗ Pre-existing medical conditions unless they qualify as an accepted condition under the policy.
- ✗ Any claim if you have travelled against medical advice, or where a medical practitioner would have advised against you travelling if you had asked them.
- ✗ Private medical fees if there is suitable public health care facilities instead.
- ✗ Claims for suicide, drug use, alcohol or solvent abuse or you deliberately putting yourself at risk.
- ✗ Any claim as a result of you taking part in professional sporting activities.
- ✗ Taking part in any sport or activity not on the activity list you have chosen.
- ✗ Claims for cancellation or cutting your trip short for any reason you knew about when you bought the insurance or at the time of booking any trip.
- ✗ Any costs which you can get back from your travel or accommodation provider or agent, your credit/debit card company, Paypal, ABTA, ATOL or similar organisations.
- ✗ Any claim for loss, theft or damage to personal belongings, (including valuables), money, passports or travel documents or gadgets if the item was left unattended at any time (other than in a safety deposit box, in your locked accommodation, or in the locked boot or covered luggage area of a motor vehicle).
- ✗ Any claim related in any way to an infectious or contagious disease (an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation).

However, this exclusion does not apply to claims for emergency medical treatment abroad (or when on a UK cruise), or if there is a medical need to bring you home.

We will also provide cover if you are forced to cancel your trip before the start date because you became ill with an infectious or contagious disease, including contracting Coronavirus.



Are there any restrictions on cover?

- ! This insurance is only available to people who are legally resident in the UK, the Channel Islands, the Isle of Man, or members of the British Armed Forces, aged 79 or under and registered (or entitled to be registered) with a medical practitioner in the UK.
- ! Cover for winter sports activities is only provided if the appropriate extra premium has been paid and where an insured person is aged 65 years or under on the date you buy your policy.
- ! This insurance will not cover you for travel to a specific country or area where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel.
- ! Children under the age of 18 can travel on their own but must have the permission of their parent and/or guardian and be accompanied by a responsible adult during the trip.
- ! Trips must start and finish within the period of insurance shown on your policy schedule.
- ! You must not be travelling against the advice of a doctor or medical professional.
- ! Your trip cannot be undertaken for the specific purpose of receiving medical treatment during the trip.
- ! If you buy single trip cover, the trip must not be for longer than 90 days.
- ! If you buy annual multi-trip cover, you can take many trips as you like within the period of insurance but each trip must not be for more than 45 days.
- ! Winter sports trips must not add up to more than 17 days in total in the period of insurance.



Where am I covered?

- ✓ You will be covered for trips to the destination area you have chosen which will be shown on your policy schedule. You will not be covered for any travel outside of your chosen destination area (unless you are in the process of travelling directly between one covered location and another).



What are my obligations?

- Answer all questions as truthfully and accurately as possible when buying or changing your policy.
- If an accepted condition changes so that it no longer meets the requirements of the policy you must contact PJ Hayman & Company Limited on 02392 419 888 (this is a basic rate number). You will then be told whether or not we can cover that condition.
- Report any medical emergency as soon as possible. All other claims should be notified to the claims handler as soon as possible (ideally, within 31 days).
- Provide and pay for any information, evidence and receipts etc. we need including medical certificates, as well as police reports and other reports to support your claim.
- Report losses and thefts to the police within 24 hours of finding out about them.



When and how do i pay?

You must pay for this insurance in full when you take it out. You can pay by either credit or debit card, call PJ Hayman & Company Limited on 02392 419 888 (this is a basic rate number).



When does the cover start and end?

If you have bought annual multi-trip cover your 12 month period of insurance is shown on your policy schedule.

- Cancellation cover starts from the start of your period of insurance or the date any trip is booked (whichever is later), and ends when you leave home to start any trip.
- All other cover begins when you leave home to start your trip and ends when you complete your trip.

If you have bought single trip cover your period of insurance is shown on your policy schedule and runs from the date your policy is issued until you complete your trip.

- Cancellation cover starts from the date the policy was issued and ends when you leave home to start your trip.
- All other cover begins when you start your trip and ends when you complete your trip.



How do i cancel the contract?

You have 14 days from the date you receive your policy documents to make sure you are happy with the cover. If you want to cancel during this period, contact PJ Hayman & Company Limited by:

- email: Direct.sales@pjhayman.com
- telephone: 02392 419 888 (this is a basic rate number)
- writing to: PJ Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX

Your premium will be refunded in full unless you have travelled, made a claim or intend to make a claim.

If you want to cancel after the 14-day period

For single trip policies: You will get a refund of the premium paid, less 30% for the cover you have already received.

For annual multi-trip policies: You will get a refund in proportion to the amount of time you have already been covered.

How long you have been covered:	The amount you will get back:
Up to two months	60%
Up to three months	50%
Up to four months	40%
Up to five months	30%
Up to six months	25%
Six months or over	No refund

Important – you will not get any refund if you have travelled since the policy started, or if you have made or if you intend to make a claim, or if something has happened which will probably lead to a claim.