

Coach Plus Staff Annual Multi-trip Specialist Travel Insurance for Coach Company Staff



Arranged by P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX
Underwritten by Union Reiseversicherung AG. UK Branch
Travel must take place within 1 year of the start date of **your** policy
Master Policy No. CPZKP40030 A & B

SCHEDULE OF BENEFITS

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

Section & Cover	Limit (up to)	Excess
1. Medical & Emergency Expenses	£5,000,000	£75
2. Emergency Replacement Expenses	£5,000	£75
3. Personal Possessions & Personal Money	£1,500	£75
4. Coach Operator's Monies & Documents	£1,500	£75
5. Accidental Death Benefit	£10,000	Nil

CONTENTS

	Page
Schedule of benefits	1
Important telephone numbers	1
Important information	1-2
Important - medical conditions	2
24-hour emergency medical assistance	2
Reciprocal health arrangements	2
Geographical area	2
Definition of words	3
Your insurance cover - sections 1 to 5	3-4
Conditions	4
General exclusions	4-5
Making a claim	5
Making a complaint	5

IMPORTANT TELEPHONE NUMBERS

Customer services: P J Hayman & Company Limited	02392 419 050
24-hr emergency medical assistance Outside your home country	+44 (0) 2079 027 996
Within your home country	02079 027 996
Claims department	02392 419 891

IMPORTANT INFORMATION

Thank **you** for taking out Coach Plus Staff travel insurance with **us**.

This Annual Multi-trip insurance applies for all coach drivers and accompanying staff employed or contracted to the insured coach operator as declared to P J Hayman & Company Ltd, 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.

It is very important that **you** read the whole of this policy before **you** travel and make sure **you** understand exactly what is and is not covered and what to do if **you** need to claim. If **you** have any queries, please contact:
P J Hayman & Company Ltd on **02392 419 050**.

You should keep a copy of this wording with you when travelling as the information contained herein will assist in the event of an emergency or claim.

How your policy works

This policy which details the full cover, limits and exclusions applicable to the insurance, together with the policy schedule is a contract between **you** and **us**.

We will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section, apply to each **insured person**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words are highlighted by the use of bold print.

Insurer

Your Coach Plus Staff Annual Multi-trip travel insurance is underwritten by Union Reiseversicherung AG. UK Branch.

Accurate and relevant information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** volunteer is not misleading. This applies both when **you** take the policy out and at any time during the policy period. If **you** do not do so, **we** reserve the right to void **your** policy from inception. In the event that it becomes necessary to do this, **we** will give **you** seven days' notice of cancellation of the policy by recorded delivery to **you** at **your** last known address. Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond **your** reasonable control, **you** must also tell **us** if **you** are aware of any circumstances at the time **you** purchase this insurance, or at any time afterwards, which could possibly result in **you** having to make a claim; otherwise **you** may not be covered. **You** can do this by calling **02392 419 050**.

We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if **we** feel that the information **you** give **us** changes **our** assessment of the risk involved.

You should keep a record of any extra information **you** give **us**.

Cancellation rights

If **your** policy does not meet **your** requirements, please notify the issuing agent or P J Hayman & Company Limited on **02392 419 050**, 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.

Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **insured person**, for each section, for each incident. The amount **you** have to pay is the **excess**.

Data Protection

You should understand that any information **you** have given to P J Hayman & Company Ltd will be used in our function as a Joint Data Controller in conjunction with Travel Insurance Facilities Plc for the administration of the insurance contract (this will be clarified in our privacy policy detailed in the link below). This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tiffgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about **you** to countries outside the European Economic Area (EEA). **You** have a right to access, rectification and erasure of information that we hold about **you**.

If **you** would like to exercise either of these rights **you** should contact in writing: P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which P J Hayman & Company Ltd, as claims handlers have not seen, **you** may bring this to the claims manager's attention in writing: The Claims Manager, P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

We are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679)) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of **your** personal data. For our full privacy policy terms, please see: www.pjhayman.com/documents/PJH_Privacy_policy.pdf

Insurance Policy 2018/19

Financial Services Compensation Scheme (FSCS)

For **you** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Expiry of your insurance cover

We will contact **you** prior to the expiry of the **period of insurance** as shown on **your** policy schedule. **We** will give **you** at least 21 days written notice before the renewal date.

IMPORTANT - MEDICAL CONDITIONS

All claims are excluded where at the time of booking **your journey** or taking out this insurance:

1. The **insured person**:
 - i) is aware of any set of circumstances which could reasonably have been expected to give rise to a claim; or
 - ii) is travelling against the advice of a **doctor** or a medical professional such as **your** dentist or where they would have been if they had sought their advice before beginning the **journey**; or
 - iii) knows that they will need treatment or consultation at any medical facility during the **journey**; or
 - iv) is travelling for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.
2. The person whose condition gives rise to a claim:
 - i) is receiving, or on a waiting list for treatment in a hospital or nursing home; or
 - ii) is awaiting the results of any tests or investigations; or
 - iii) has been given a terminal prognosis.

Pregnancy - **our** policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst **you** are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date. Please note **we** will not cover denial of boarding by **your** carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking **your journey** **you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that **journey**; no cover will be provided for cancellation in the event that, after booking **you** discover travel is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

24-HOUR EMERGENCY MEDICAL ASSISTANCE

We strongly suggest **you** put the telephone number for **our** emergency *medical assistance service* into **your** mobile phone before **you** travel, so that it is to hand should **you** need it:

+44 (0)2079 027 996

In a Medical Emergency

1. Call an ambulance using the local equivalent of a **999** number or alternatively by dialling **112** within the EU
2. Contact **our** 24 hour emergency *medical assistance service* for advice on: **+44 (0)2079 027 996**

You will need to provide some basic information:

- **your** telephone number, so **you** can be contacted in case **you** are cut off;
- the name and age of the patient;
- information about the medical situation;
- the name of the hospital, ward, treating doctor and their contact telephone number;
- **your** policy number and details of **your** booked travel arrangements, please state that **you** are insured under the P J Hayman & Company Ltd Coach Plus Staff Travel Insurance scheme;
- the patient's own GP contact details in case **we** need to obtain further medical information.

You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to **our** Coach Plus Claims Department, P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX, UK.

Our emergency *medical assistance service* will explain this to them and provide the hospital with billing instructions, if necessary.

Things to be aware of/remember

- **Your** policy does not cover any costs for private medical treatment, unless authorised by **us**.
- NEVER give **your** passport to a clinic or hospital.
- It is not always possible to return **home** immediately after discharge following injury or illness. **You** will be able to return **home** when the assistance service considers it safe, in conjunction with **your** doctor, and airline regulations have been met. Sometimes **you** will need to stay in resort for a while longer before returning **home** so the assistance team will arrange additional accommodation for **you**.
- **You** may be required to obtain **your** medical records in the event of a claim.

Outpatient Treatment or Minor Illness/Injury

If **you** need to see a doctor ask **your** hotel reception or tour representative for the nearest public/state medical facility or seek advice on where to go for treatment from **our** *medical assistance service*.

In Europe **you** should show them **your** EHC card and have it accepted, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the standard policy excess will be reduced to **NIL** (increased excesses applied to declared **medical conditions** will still be required to be paid, if related to the cause of **you** requiring medical treatment).

If **your** outpatient bill is less than **£500** then **you** will need to pay this to the medical facility at the time of treatment and ensure **you** keep all receipts so **you** can claim upon **your** return **home**.

You must call the emergency *medical assistance service* immediately if **your** medical bill is likely to exceed **£500**.

Note: **your** policy covers treatment at a public/state facility only, unless approved by **us**.

What if You Want to Come Home Early?

This policy covers **you** to come **home** early because **you** are ill or injured only if medical treatment is not available locally.

If **you** are thinking of cutting short **your trip** because **you** are not well then **you** must contact **our** *medical assistance service* on **+44 (0)2079 027 996** for advice first.

If **you** need to come **home** for any other reason, such as the illness of a **close relative** in the **UK** or the **Channel Islands**, then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured.

If **you** are not sure whether **your** circumstances are included in the cover then call **our** Travel Insurance Claims Department, on **+44 (0)2392 419 891** between 9.00am and 5.00pm UK time, for advice.

RECIPROCAL HEALTH ARRANGEMENTS

European Health Insurance Card (EHIC)

The EHIC allows **you** to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge, provided **you** are a **UK resident** (please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC).

You must carry it with **you** when travelling abroad. Remember to check **your** EHIC is still valid before **you** travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years.

If **your** EHIC is accepted whilst obtaining medical treatment abroad **your** policy excess will be reduced to **NIL** (with the exception of any increased excess relating to declared **medical conditions**).

If **you** are travelling outside the EEA then there are some countries that have reciprocal agreements with the **UK** and these can be found on:

www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx

GEOGRAPHICAL AREA

UK and European trips (including trips to and from the UK ports):

Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, **Channel Islands**, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece (and the Greek Islands), Holland (Netherlands), Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, **United Kingdom**, Vatican City (excluding travel to Libya, Lebanon, Israel and Syria).

DEFINITION OF WORDS

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

Channel Islands	Jersey, Guernsey, Sark, Alderney, Herm, Jethou, Brecqhou and Lihou.
Cruise	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on seas or oceans that may include stops at various ports.
Doctor	A general practitioner, consultant or specialist.
Drones	Un-manned aerial vehicles.
Duty free	Any items purchased at duty free (including but not limited to tobacco products, alcohol, perfumes, cosmetics).
Excess	The amount we will deduct for each insured person , for each section, for each claim incident.
Gadgets	Include: Mobile phones, iPhones, iPads, Tablets, Smartwatches and GoPro's.
Home	Your usual place of residence in the UK or the Channel Islands .
Insurer	Union Reiseversicherung AG. UK Branch.
Insured person /you/your	Any person declared as being eligible to be covered and for whom the premium has been paid.
Journey	A trip that takes place during the period of insurance which begins when you leave home or your place of business and ends when you get back home or to your place of business or to a hospital or nursing home in your home country, whichever is earlier.
Laptop	Portable computer suitable for use whilst travelling.
Manual labour	Work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.
Medical condition	Any disease, illness or injury, including any psychological conditions.
Money	Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, ski passes and petrol coupons.
Period of insurance	The cover starts at the start of your journey and finishes at the end of your journey . All cover ends on the expiry date shown on your policy schedule. In no circumstances will the period start more than 24 hours prior to booked departure time or cease more than 24 hours after booked return to your home country. Cover is automatically extended up to one week if necessitated by public transport delays but application must be made to P J Hayman & Company Ltd. for any other extension. Such extension will become effective only upon acceptance by, and payment to P J Hayman & Company Limited of any additional premium due.
Personal possessions	Each of your suitcases, trunks and similar containers (including their contents) and articles worn or carried by you (including drones, your valuables and passport).
Relative	Spouse or partner (who you are living together with), parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).
Relevant information	A piece of important information that would increase the likelihood of a claim under your policy
Resident	A person who has their main home in the UK or the Channel Islands .
United Kingdom/UK	England, Scotland, Wales, Northern Ireland and the Isle of Man.
Valuables	Cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptop , mac or web books, personal computers, computer equipment / accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, gadgets , watches (only meaning a traditional watch such as analog, automatic or digital), furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.
We/our/us	Union Reiseversicherung AG. UK Branch.

YOUR INSURANCE COVER

Section 1 – Medical & Emergency Expenses (up to £5,000,000)

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£500** **we** must be told immediately - see under the heading '24-hour Emergency Medical Assistance' on page 2 for more information.

What you are covered for:

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured or taken ill during **your journey**.

Cover outside your home country

- In respect of:
 - medical and hospital treatment (including expenses for emergency dental treatment, up to **£300**, for the immediate relief of pain).
 - funeral costs in the place where **you** die outside **your home** country, or the cost of transporting the body or ashes to the **insured person's** former **home** address.
- reasonable additional accommodation and travel (including return to **your home** country which, following serious accident or illness, is deemed necessary by **us** or **our** authorised representative).
- reasonable additional accommodation and travel costs for 1 other person who stays or travels with **you** or to **you** from **your home** country on medical advice.

What you are not covered for:

- The first **£75** of each and every claim per person.
- Any circumstance stated under Important – Medical Conditions on page 2.
- The cost of medical, dental, hospital and nursing fees incurred and/or medical requisites prescribed in **your home** country.
- The cost wherever prescribed of any prosthesis, contact or corneal lenses, spectacles, hearing aids and cosmetic surgery.
- Emergency dental work costing more than **£300**.
- Repairs to or for the provision of dentures, crowns or veneers.
- Any dental work involving the use of precious metals.
- Any dental work or treatment which could wait until **your** return to **your home** country.
- Any expenses or fees (over **£500**) for in-patient treatment or repatriation which have not been notified to, and agreed by, **our** Emergency Assistance Service.
- The cost of treatment, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital.
- Any form of treatment, which in the opinion of the **doctor** in attendance and **our** medical advisers, can reasonably be delayed until **your** return to **your home** country.
- Medication, which at the time of departure is known to be required or to be continued outside **your home** country.
- Any costs incurred 12 months after the date of your death, injury or illness.
- Any additional costs arising from single or private room accommodation.
- Additional hotel accommodation expenses which exceed the standard originally booked.
- Additional flights which exceed the standard of that originally booked unless medically necessary and agreed with **our** Emergency Medical Assistance Service.
- Any costs for food or drink.

Please refer to Conditions, General exclusions and Making a claim that also apply.

Section 2 – Emergency Replacement Expenses (up to £5,000)

What you are covered for:

In the event of an **insured person** sustaining or contracting, during the **period of insurance**, bodily injury or illness which prevents him/her from driving or carrying out the duties required of an insured accompanying staff member or the **insured person** necessarily having to return **home** due to the serious accident or injury of a **relative**, **we** will pay accommodation and travel expenses necessarily and reasonably incurred to transport a replacement driver/staff member to the coach to enable the **journey** to continue.

The total payments in respect of any one **insured person** will not exceed **£5,000** any one event.

What you are not covered for:

- Anything mentioned under the heading 'What you are not covered for' within Section 1 - Medical & Emergency Expenses.

Please refer to Conditions, General exclusions and Making a claim that also apply.

Section 3 – Personal Possessions and Personal Money (up to £1,500)

What you are covered for:

In the event of the **personal possessions** or personal **money** of an **insured person** being accidentally lost or damaged during the **period of insurance** we will pay for the amount of the loss up to **£1,500**, but subject to a maximum of:

1. **£200** in respect of any one article, pair or set.
2. **£200** in total in respect of **valuables**.
3. **£200** in respect of personal **money**.

Note: it will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

What you are not covered for:

- The first **£75** of each and every loss per person.
- A claim for more than 1 mobile phone per **insured person**.
- A claim for sim cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
- The usage of, or damage to, **drones**.
- Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
- Damage caused by moth, vermin or normal wear and tear.
- Loss or damage to spectacles or sunglasses, and breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft or accident to the vessel, aircraft or vehicle in which they are being carried.
- Loss, theft or damage to **duty free** items.
- Car keys, car parts or car accessories that are specifically designed for the use in or on a motor vehicle.
- Loss of or damage to: sports equipment whilst in use, stamps, deeds, samples etc, damage to luggage unless rendered unusable (verification by supplier required), contact / corneal lenses, dentures, jewellery lost while swimming (other than wedding ring).
- Accidental loss of or theft of or damage to property left unattended, other than whilst:
 1. left **out of sight** in **your** locked accommodation or in a hotel safe or safety deposit box (if one is available);
 2. in a locked boot or locked and covered luggage compartment of a motor vehicle provided that:
 - a) there is evidence of forcible and violent entry to such vehicle;
 - b) property stolen from unattended locked motor vehicles during the hours 9pm to 6am (local time) where the item is in excess of **£50**.
- No cover shall apply in respect of unattended money or unattended **valuables** at any time;

Note: the intention of the policy is not to insure items that can be seen.

- Any loss or theft of property not reported to the Police within 24 hours of discovery (a police statement must be obtained).
- Loss or damage due to delay or confiscation by Customs or other officials.
- Any loss of money due to depreciation in value, currency changes or shortages caused by any error or omission.
- Loss or theft of traveller's cheques where the issuer provides a replacement service.

**Please refer to Conditions, General exclusions
and Making a claim that also apply.**

Section 4 – Coach Operator's Monies and Documents (up to £1,500)

What you are covered for:

In the event of **money** or documents belonging to the coach tour operator being accidentally lost, damaged or stolen during the **period of insurance** we will pay for the amount of the loss up to **£1,500** but subject to a maximum of **£750** in respect of cash. We will also pay reasonable additional expenses necessarily incurred in obtaining replacement documents whilst overseas.

What you are not covered for:

- Anything mentioned under the heading '**What you are not covered for**' within Section 3 - Personal Possessions and Personal Money.

**Please refer to Conditions, General exclusions
and Making a claim that also apply.**

Section 5 – Accidental Death Benefit (£10,000)

What you are covered for:

We will pay **you** or **your** Personal Representative the amount of **£10,000** if **you** sustain accidental bodily injury whilst on **your journey** which shall solely and independently of any other cause result in death from outward violent visible means.

Definition:

Injury - as a direct result of **your** unavoidable exposure to the elements shall be deemed to have been caused by bodily Injury.

What you are not covered for:

No benefit shall be payable unless death occurs within **12** calendar months from the date of accident.

**Please refer to Conditions, General exclusions
and Making a claim that also apply.**

CONDITIONS

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

1. **You** are a **resident** of the **UK** or the **Channel Islands**.
2. **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
3. **You** have a valid policy schedule.
4. **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a Claim' for more information.
5. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
6. **You** support any claim with the correct documentation as laid out for the individual section.

We have the right to do the following

1. Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
2. Take over and deal with, in **your** name, any claim **you** make under this policy.
3. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
4. With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
5. Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
6. Not accept liability for costs incurred after the date the treating **doctor** and **our** medical advisers agree **you** should return to **your home** country, if **you** refuse to be repatriated.
7. Not to pay any claim on this policy (except under section 5 - Accidental death benefit) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
8. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
9. Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom** or the **Channel Islands**.

GENERAL EXCLUSIONS

A. We will not cover you for any claim arising from, or relating to, the following:

1. **Relevant information** that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
2. Any epidemic or pandemic.
3. **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
4. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
5. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
6. Any currency exchange rate changes.
7. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Medical & emergency expenses, Emergency replacement and Accidental death benefit sections).
8. **You** acting in an illegal or malicious way.
9. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

10. **Your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life).
11. **We** will not pay for the following:
- Anything caused by **you**:
 - causing damage or injury on purpose;
 - breaking the law;
 - piloting or travelling in an aircraft where **you** or the pilot are not licensed to carry passengers;
 - not following the laws of the country or local authorities.
 - Anything caused by **you**, a **relative** or staff member being under the influence of:
 - drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine);
 - solvents; or
 - anything relating to **you**, a **relative** or staff members prior abuse of drugs, alcohol or solvents.
12. **You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate at **home**.
13. **You** travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications.

Note: **you** can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>

14. Any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
15. The usage of **drones**.
16. **Manual labour**.
17. **In respect of all sections other than section 1 - Medical & Emergency Expenses**
War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
18. If **you** choose not to adhere to medical advice given any claims related to this will not be paid.
19. Any claim where **you** have travelled against the advice of **your doctor** or a medical professional such as **your** dentist.

B. This insurance will not cover:

- Your** trip being a **cruise**.
- Loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- Any trip where the ticket has no fixed return date.
- A one-way trip.

MAKING A CLAIM

If **you** need to make a claim please contact the Coach Plus Claims Department.
Telephone: **02392 419 891** (open 9am - 5pm Monday to Friday closed Bank Holidays), or
Email: claims@pjhayman.com and ask for a claim form, or
Write to: Coach Plus Claims Department, P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- Copy of itinerary showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Please call 02392 419 050 for large print, audio and Braille.

Medical expenses / replacement expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or replacement, or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies. **We** will pay a maximum of **£80** for medical records/completion of a medical certificate.

Personal possessions and money / Coach operators monies and documents

- Report loss or theft to the police within 24 hours of discovery and ask them for a written police report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal effects.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.

Accidental death benefit

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the **injury** and treatment given, including hospital admission/discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate.

MAKING A COMPLAINT

We aim to provide **you** with a first class policy and unrivalled service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected. Please contact:

All complaints (*other than* relating to the sale of the policy)

Customer Insights Manager, URV
1 Tower View, Kings Hill, West Malling ME19 4UY
Telephone: **0203 829 6604**

Email: complaints@tifgroup.co.uk

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with **your** complaint, in the shortest possible time.

Complaints relating to the sale of the policy

The Customer Services Manager, P J Hayman & Company Limited
Stansted House, Rowlands Castle, Hampshire PO9 6DX
Email: customerservices@pjhayman.com

If **you** are not satisfied with the outcome **you** may ask the Financial Ombudsman Service (FOS) to review **your** case.

Their address is Exchange Tower, London E14 9SR

Their telephone advice line is:

0300 123 9123 (freephone number for mobile users) or
0800 023 4567 (freephone number for a landline).

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Online sales only:

If **you** purchased **your** policy online, **you** are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on **your** behalf.

This insurance is arranged by P J Hayman & Company Limited
P J Hayman & Company Limited, Registered Address: Stansted House, Rowlands Castle, Hampshire PO9 6DX Registered No: 2534965
P J Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority (FCA)
Coach Plus Staff travel insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland
Registered in England & Wales. Company No. FC024381 Branch No. Br006943. A public body corporate with limited liability
Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918
Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority
and in the Republic of Ireland by the Insurance Regulator
Union Reiseversicherung AG are members of the Financial Services Compensation Scheme
Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc
Registered Office: 1 Tower View, Kings Hill, West Malling ME19 4UY. Registered in England Registered Number: 3220410
Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority