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Product: Longstay & Backpacker - Extended Stay Policy - Backpacker Cover

The following summary does not contain the full terms and conditions of the contract which can be found in your Insurance Policy. The agreed sums insured are specified in your Insurance Policy.

What is this type of insurance?

This is a travel insurance policy.



What is insured?

The Single Trip Backpacker policy covers up to the following, if:

✓ You are not able to go on your trip	£1,000
✓ You need to come home early	£250
✓ You need emergency medical treatment	£2,000,000
✓ You are confined to a public hospital	£200
✓ You need to be repatriated	£2,000,000
✓ Your possessions are lost, stolen or damaged	£500
✓ You are held legally liable for injury or damage	£1,000,000
✓ You suffer death or injury following an accident	£5,000
✓ You want to Return Home - 2 trips up to 21 days	Included
✓ You want to Stop Over - 7 days in higher rated area	Included

You can add the following optional cover to your policy:

Excess Waiver



What is not insured?

- ✗ Excesses apply and are shown in the Insurance Policy - you are responsible for paying this amount in the event of a claim.
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing.
- ✗ Dental treatment other than to alleviate sudden pain.
- ✗ Trips which have begun before your policy cover start date.
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel.
- ✗ You taking part in activities unless stated as covered on your Policy Schedule.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ Any trip involving a cruise.



Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule.
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination.
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked.
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation.



Where am I covered?

IMPORTANT: this will depend on your needs - the cover you chose is shown on your Policy Schedule.

We have four options available to you, please visit www.pjhayman.com/travel-insurance/longstay-backpacker/ for full definitions:

- Worldwide including United States of America, Canada and the Caribbean
- Worldwide excluding United States of America, Canada and the Caribbean
- Australia & New Zealand
- Europe



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- Premiums must be paid on time.
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.



When and how do I pay?

You must pay your premium before the policy can be issued.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



When does the cover start and end?

Single Trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your Policy Schedule.



How do I cancel the Contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this within 14 days of purchase to obtain a full refund of the premium paid, please use the contact details provided in the policy.

Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, we will refund 50% of the policy premium and any additional premium applied to your existing medical conditions.