



Travel Plus

Key Information you the Customer need to be aware of

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

1. Who Provides Your Insurance Cover?

Sections 1-12 of your Travel Plus 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 13 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 Plus Travel Insurance is arranged by P J Hayman and Company Limited.

2. What does Travel Plus Travel Insurance cover me for?

The policy is designed for those who wish to insure themselves when travelling for cancellation, curtailment, medical or other expenses, personal possessions, delayed possessions, personal money & travel documents, personal accident, personal liability, travel disruption, travel risks, winter sports, legal expenses & consumer contract disputes and BONDPLUS (Financial Failure).

If you have purchased an Annual Multi-trip policy no trip must last more than 31 days (Standard cover) or 60 days (Premier Plus cover).

3. What else do I need to know about my Travel Plus Travel Insurance policy?

The amount we will pay under each section of your policy depends on the type of cover and the level of cover you have chosen.

Travel Plus offers Standard cover for both Annual Multi-trip and Single Trip with the option to purchase or upgrade to Premier cover on Single Trip and Premier Plus cover on Annual Multi-trip. Premier Plus provides wider cover with enhanced benefits.

Your Policy Schedule will confirm the type of cover and the level of cover you have chosen.

The benefits provided, for each type and level of cover, are shown in a Summary of Cover table and detailed in full under each Section, in your Policy Document.

Important information about pre-existing medical conditions	Significant Exclusions or Limitations	Policy \ Section
<p>The policy contains conditions relating to your health and to that of other insured persons on this policy. You must refer to the Medical Declaration & Health Exclusions in your Policy Document.</p> <p>If you are travelling outside the United Kingdom and you answer 'Yes' to any of the Medical Screening Questions in your policy document, you must contact the Medical Screening Line on 0845 230 5555. If you do not do this, your claim may not be met.</p> <p>Additionally, if you have an Annual Multi-trip Policy and you are travelling outside the United Kingdom, you should call the Medical Screening Line if you develop a new condition after your policy was issued, or your existing medical condition changes after your policy was issued.</p>	<p>Cover is not provided for:</p> <p>Any trip where at the time of taking out this insurance you:</p> <ol style="list-style-type: none"> 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 had received a terminal prognosis; or travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your trip; or know you will need treatment or consultation at any medical facility during your trip; or are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment. 	<p>Medical Declaration & Health Exclusions</p>
<p>Significant Features & Benefits (all benefits are per person unless otherwise stated)</p>	<p>Significant Exclusions or Limitations</p>	<p>Policy Section</p>
<p>Cancellation</p> <p>We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, if you cancel your journey before it begins, due to certain necessary circumstances.</p> <p>The circumstances covered are listed in your Policy Document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Any claim where you are unable to comply with the terms of the Medical Declaration & Health Exclusions - You not wanting to travel or not enjoying your trip - You not having the correct passport or visa. - Any claim relating to illness or injury where a medical certificate has not been completed by the treating doctor. - Any claim caused by our carriers refusal to allow you to travel for whatever reason. 	<p>1</p>

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Curtailment We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, if you have to curtail your trip due to certain necessary circumstances. The circumstances covered are listed in your Policy Document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Any claim where you are unable to comply with the terms of the Medical Declaration & Health Exclusions - Any costs when you do not get a medical certificate (from the doctor who treated you in the place where you were staying) which says it was necessary for you to come home because of death, injury or illness. Our medical advisers must have agreed with the reason and that you were fit to travel. - Any claim caused by your carriers refusal to allow you to travel for whatever reason. 	2
<p>Medical & other expenses We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, for emergency medical and surgical treatment if you become unexpectedly ill, or are injured or you need to come home early or extend your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Any claim where you are unable to comply with the terms of the Medical Declaration & Health Exclusions - Medical expenses in the UK - You travelling on a motorcycle, unless the rider holds an appropriate valid licence and all insured persons are wearing crash helmets - Preventative treatment that can be delayed until your return home 	3
<p>Personal possessions We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, for loss or damage to personal possessions.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Your failure to exercise reasonable care for the safety of your property - Claims where a police report is not obtained within 24 hours of discovery of loss, burglary or theft of possessions - Claims for the loss of more than one mobile phone per insured person - Loss or damage caused by staining, dyeing, cleaning or water damage - Perishable goods, bottles, cartons and any damage caused by them or their contents 	4
<p>Delayed personal possessions We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, for the purchase of essential items if your possessions are delayed for over 8 hours</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Claims where you do not notify the carrier immediately and obtain a written report - Claims where you do not provide receipts of expenditure 	5
<p>Personal money & travel documents We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, for loss or damage to personal money and travel documents.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Loss or theft of personal money, unless it is on your person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your trip 	6
<p>Personal accident We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, for accidental bodily injury resulting in loss of limb(s) / eyes or permanent total disablement or death.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Permanent total disablement when you are no longer in full time employment or when you are aged 70 years or more 	7
<p>Personal liability We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, to cover costs that you are legally liable for arising during your trip as a result of:</p> <ul style="list-style-type: none"> - bodily injury of any person - loss of or damage to property which you do not own and you or a relative have not hired, loaned or borrowed - Loss of or damage to the accommodation you are using on your trip that does not belong to you or a relative. 	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Compensation or other costs caused by accidents arising from your ownership or possession of any of the following: - the use of any land or building except for the accommodation you are using on your trip; - motorised or mechanical vehicles and any trailers attached to them; - aircraft, motorised water craft or sailing vessels. 	8
<p>Travel disruption (Missed departure) We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, for necessary travel & accommodation to reach home or your overseas destination due to delays in your outward or return flight including your missing a connecting flight.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Circumstances already known when taking out insurance or when booking the trip - Claims not supported by a written report from the appropriate authorities - Your failure to check in on time or allow sufficient time to get to the departure point 	9(A)

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Travel disruption (Travel delay & abandonment) We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, for each full 10 hours delay or you may choose to abandon your journey after a full 10 hour delay</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Circumstances already known when taking out insurance or when booking the trip - Claims not supported by a written report from the appropriate authorities - Your failure to check in on time or allow sufficient time to get to the departure point 	9(B)
<p>Travel risks We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule for:</p> <p>Part A) Hijack / Kidnap - each complete day you are kidnapped / hijacked.</p> <p>Part B) Mugging - your hospitalisation following a mugging.</p> <p>Part C) Catastrophe - travel and accommodation expenses if your trip is disrupted by a catastrophe. The circumstances covered are listed in your Policy Document.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Circumstances already known when taking out insurance or when booking the trip - Claims not supported by a written report from the appropriate authorities 	10
<p>Winter sports We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule for:</p> <p>Part A) Ski equipment - loss or damage to your own ski equipment.</p> <p>Part B) Loss of ski pack - loss of ski pack following injury or illness.</p> <p>Part C) Delayed ski equipment - the hire of essential items if your ski equipment is delayed for over 8 hours</p> <p>Part D) Piste closure - transport to an alternative area as a result of piste closure</p> <p>Part E) Avalanche/Weather delay - travel and accommodation if your trip is delayed for more than 10 hours due to avalanche or severe weather.</p>	<p>Cover is not provided for:</p> <p>A) As per Section 4 – Personal possessions</p> <p>B) Any claim not confirmed as necessary by your treating doctor</p> <p>C) As per Section 5 – Delayed personal possessions</p> <p>D) - Any claim outside of the period 1st December to 30th April - Any claim for UK destinations - Circumstances already known when taking out insurance or when booking the trip</p> <p>E) - Circumstances already known when taking out insurance or when booking the trip - Claims not supported by a report from the Tour Operator/ Resort Authorities</p>	11
<p>Legal expenses & consumer contract disputes We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, for all of you to take legal action for compensation as a result of your death, illness or injury, or have a consumer contract dispute between the date of issue of your policy and the completion of your trip.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Any claim not reported to us within 90 days after the event giving rise to the claim - Any claim where we think a reasonable settlement is unlikely or where the cost of the legal action could be more than the settlement - Any claim against us, the insurer, another person insured by the Policy or our agent. 	12
<p>BONDPLUS (Financial Failure) We will pay up to the amount shown in your Policy Document, for your chosen type and level of cover which is shown on your Policy Schedule, for travel costs, for travel costs forfeited due to the failure of your travel or accommodation provider.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - Any payment, unless any travel bond or trust fund in force and all other sources of recovery (insurance or otherwise) have been exhausted - The financial failure of any travel accommodation or pre-arranged attraction provider that is in Chapter 11 Bankruptcy or Receivership at the date of booking 	13
Policy Excesses		
<p>The maximum amount deducted per claim for a single event or occurrence will be:</p> <ul style="list-style-type: none"> • £50 per person (£100 per family) for Sections 4,6,9 (missed departure only) and 11 (ski equipment loss/damage only); • £75 per person (£150 per family) for Sections 1,2,3 (not hospital inconvenience benefit) and 9 (delay-cancellation only). • £15 per person (£30 per family) for Section 1 (Loss of Deposit claims only). <p>A £250 excess will apply under Section 8, for damage to furniture, fixtures and fittings.</p> <p>Note: If you have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim. Any excess imposed by us following your call to the Medical Screening Line will still apply.</p>		

Losses	
You are not covered for any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment.	
Age Limits	
Single Trip policy	- at the start date of the policy you must be aged 85 years or under.
Annual Multi-trip policy	- at the start date of the policy you must be: <ul style="list-style-type: none"> • aged 79 years or under if Standard Cover is required; or • aged 74 years or under if Premier Plus Cover is required.
Winter Sports cover is only available to persons aged 69 years or under (for both the Single Trip and Annual Multi-trip policies) at the start date of the policy.	

4. What is the duration of the contract?

Your policy will run from the dates shown on your **Policy Schedule/Booking Confirmation** 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 us 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 the broker / issuing agent or P J Hayman & Company Limited on **0845 230 3526** (or **0845 230 0631** for direct clients) 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:

+44 (0)20 8603 9509 textphone **+44 (0)20 8666 9562**.

For all other claims please call **0845 260 1525** (opening hours 9am-5pm Monday to Friday excluding Weekends and Bank Holidays) and ask for a claim form.

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 12 only

Complaints regarding the EMERGENCY MEDICAL ASSISTANCE SERVICE

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

Complaints regarding the 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 13 - BONDPLUS (Financial Failure) only

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 Financial Ombudsman Service for independent arbitration.

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

For your added protection, the insurers are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at www.fscs.org.uk.

**This document is available in large print, audio and Braille.
Please contact us on: Phone 0845 230 3526
and we will be pleased to organise an alternative version for you.**