



Groups

Travel insurance for schools and groups of 10 and more

Pre-Travel and Travel Policies

Master Policies: GRTPJ 40020 A&B This cover is for residents of the United Kingdom and the Channel Islands only
For policies issued from 1st February 2012 to 31st January 2013 with travel commencing before 30th June 2013

PRE - TRAVEL POLICY - POLICY A

Policy section	Cover provided	First amount you have to pay
A Cancellation Charges	up to £2,000 (see note 1 & 2)	deposit claims - £15 other claims - £50 (£75 if aged 76 or over)

TRAVEL POLICY - POLICY B

Policy section	Cover provided	First amount you have to pay
B1. Departure delay	£20 after first 12 hours, £10 after following 12 hours up to a maximum of £100	Nil
Abandonment after 12 hours	up to £2,000	£50
Organiser's expenses	up to £100 for necessary trip alteration	Nil
B2. Personal possessions	up to £250 for each individual item, up to an overall total of £250 for valuables Persons over 16 up to a maximum of £1,500 in total Persons 16 or under up to a maximum of £750 in total	£50
Possessions delayed in transit for more than 12 hours	essential items up to £100	Nil
B3. Personal money	Persons over 16 up to £150 in cash on your person up to £250 in total Persons 16 or under up to £75 in cash on your person up to £150 in total Party leaders up to £1,000 for students money held up to £500 of emergency funds	£50
Loss of travel documents	travel and accommodation costs necessary to replace your lost travel documents up to £500	£50
B4. Emergency medical expenses	up to £5,000,000 outside your home country	£50 (£100 if aged 76 or over & travelling to Europe or Worldwide)
State Hospital benefit	up to £5,000 within your home country £20 for each full day you are confined to a hospital bed in a state hospital up to a maximum of £500 (See note 2)	£50
B5. Curtailment (cutting short the trip)	unused portion of costs up to £2,000 (See note 2)	Nil
B6. Personal liability	up to £2,000,000	£50 (£75 if aged 76 or over)
B7. Organiser's liability (Educational Establishments only)	up to £5,000,000	rented property damage - £200 illness, injury or disease - £50
B8. Personal accident	Persons over 16 £15,000 for your accidental death Persons 16 or under £3,500 for your accidental death All insured persons £15,000 for loss of arms or legs £15,000 if you are permanently unable to work after an accident on your trip (See note 3)	Nil
B9. Legal advice and expenses	up to £25,000	Nil

Notes

PRE-TRAVEL POLICY

Note 1. **Your** policy may not provide cover for re-occurring or **pre-existing medical conditions**. If **you** have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last **2** years **you** should phone Travellers HealthCheck quoting P J Hayman - Groups policy on **08456 582 999** to see if cover is available. **We** will confirm any special terms in writing.

PRE-TRAVEL AND TRAVEL POLICIES

Note 2. **You** must tell **us** if **your** health or medication **changes between booking your trip and travelling**. **Your** policy may not continue to provide cover for re-occurring or **pre-existing medical conditions**, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or any other medical condition which has been treated in hospital or has been referred to a specialist in the last **2** years **you** should phone Travellers HealthCheck quoting P J Hayman - Groups policy on **08451 300 340** to see if cover is available. **We** will confirm any special terms in writing.

Note 3. Cover for accidental death is reduced to **£1,000** for **Insured-persons** over **75**. The benefit for inability to work does not apply if **you** are over **75**.

Insurance Policy 2012

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Important Notice – Groups Insurance

Underwritten by:

Groups Insurance is underwritten by the UK & Ireland Branch Office of Union Reiseversicherung AG (URV) and administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator.

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on **08456 061 234**.

Arranged by:

Groups Insurance is arranged by travel insurance specialists:
P J Hayman & Company Limited.

P J Hayman & Company Limited are authorised and regulated by the Financial Services Authority.

Registered Office: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX. Registered in England - No. 2534965.

Governing Law

This Policy shall be governed by and construed in accordance with the Law of the country you live in within the United Kingdom or the Republic of Ireland unless otherwise agreed.

Cover

We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the Period of Insurance.

This Policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the schedule of insurance & passenger list that states the persons covered and the basis of cover. Together these documents form a Contract of Insurance.

Cancellation

We hope you are happy with the cover this policy provides. However if, after reading the terms and conditions of this policy, this insurance does not meet with your requirements, please return it to P J Hayman & Company Limited within **14** days of issue and we will refund your premium.

The insurer may at any time cancel any insurance document by sending **7** days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium.

PLEASE MAKE SURE YOU READ YOUR POLICY CAREFULLY

Our Pledge To You

It is **our** aim to provide a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. **We** occasionally get complaints and these are usually due to misunderstandings or lack of information. Any complaint will be investigated at once and the matter resolved as quickly as possible. For **you** added protection **we** are covered by the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from their website at www.fscs.org.uk or telephone 020 7892 7300.

Disclosure of Pre-existing Medical Conditions

Your policies may not cover claims arising from **your pre-existing medical conditions**. You need to tell **us** anything **you** know that is likely to affect **our** accepting **you** for cover.

So that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:

Have **you**, or anyone travelling with **you**, ever had treatment for:

- any heart or circulatory condition,
- a stroke or high blood pressure,
- a breathing condition (including asthma),
- any type of cancer,
- any type of diabetes.

YES

NO

In the last **2** years - have **you**, or anyone who is travelling with **you** been:

- treated for any serious or re-occurring medical condition;
- asked to take regular prescribed medication;
- referred to a specialist or consultant at a hospital for tests, diagnosis or treatment.

YES

NO

Are **you** waiting for any tests, treatment or any description.

YES

NO

Has **your** doctor altered **your** regular prescribed medication in the last **6** months.

YES

NO

If **you** have answered "YES" to any of the questions on the left, **you must** tell **us**, in order to obtain cover for **your** medical condition(s), although an increased premium may be required to do so.

To enable us to consider **your** medical condition please contact Travellers HealthCheck on: **08456 582 999**

Full cover is available under this policy. If your answers to any of the above change to "YES" during the period of insurance, please contact us as soon as possible on:

08451 300 340

You need to keep copies of all letters **we** send **you** for future reference. **Your** failure to disclose any **material facts** may mean that **your** policy will not cover **you** and it may invalidate it altogether. **We** reserve the right to charge an increased premium, decline, withdraw, increase the policy excess cancel or restrict cover for any person where the facts disclosed are considered unacceptable to **us**. Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to Travellers HealthCheck either by debit/credit card or cheque, made payable to URV, and sent within **14** days of receipt. Should **you** decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call. Any additional medical conditions not declared to **us** will not be covered. Any terms and conditions declared under this policy will also be recorded under **your** travel insurance policy so that **you** do not need to declare these twice.

PLEASE NOTE:

We do not provide any cover for:

- psychological conditions such as stress, anxiety, depression, eating disorders or mental instability;
- claims caused by a **pre-existing medical condition** of a non travelling **close relative** or a close **business associate** or any recognised complication caused by the **pre-existing medical condition**;
- any circumstances that are not specified in **your** policies.

Change In Medical Condition Or Ongoing Medication

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **08451 300 340** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis.

We reserve the right to increase the premium, increase the excess, exclude the condition or cancel the cover should the stability of the condition make it necessary.

Policy Information

Your insurance is covered under master policy numbers shown at the top of page 1 and is specially arranged by PJ Hayman & Company Limited and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premium and whose name is shown on the booking confirmation. This insurance wording is a copy of the master policy and is subject to the terms, conditions and exclusions of the master policy.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, **you** find that the terms, conditions and exclusions do not meet **your** requirements. In this case **you** must return the policy and premium receipt with **your** alternative insurance policy, to the place where **you** purchased it, within **14** days of purchase for a refund to be considered.

Your policy only covers trips of **31** days or less outside **your home** country. If an Annual Multi-trip policy has been purchased a **trip** within **your home** country is limited to **3** days.

Policy A - Pre-travel Policy

How Your Pre-travel Policy Works

This part of **your** insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy that happens during the period from time of booking and purchase of the policy to date of travel for which **you** have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover' refer to the same numbers and letters under 'For each insured-person this insurance will pay.' Where no letters or numbers are shown it applies to the whole section. **You** are required to disclose any **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

When Your Pre-travel Policy Starts And Ends

The cover on cancellation, as described under section **A** under the pre-travel policy, starts from the commencement date of cover shown on **your** schedule of insurance & passenger list, after the policy was issued and ends when **you** leave **home** to start each **trip**. **Your** policy does not cover any further **trips** once **you** have returned **home** (unless the Annual Multi-trip policy has been purchased).

Definition Of Words Applicable To Your Pre-travel Policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your	means any person named on the schedule of insurance & passenger list.
We/our/us	means Union Reiseversicherung AG.
Business associate	means a business partner, director or employee of you who has a close working relationship with you .
Channel Islands	means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.
Close relative	means spouse or partner of over 6 months, parents, grandparents, legal guardians, parents-in-law, step parents, brother, aunt, uncle, sister, child, grandchild or fiancé(e).
Cruise	means a pleasure voyage on a ship sailing on seas or oceans that includes stops at various ports, and where the trip is more than 72 hours in duration.
Flight	means a service using the same airline or airline flight number.
Hazardous activity	means any recreational activity that requires skill and involves increased risk of injury except where these form part of a published activity arranged or organised through a bona fide Activity Centre or tour operator. If you are taking part in any sport or activity, please refer to page 12 of this policy where there is a list of sports and activities that are covered as standard. If you are in any doubt or if your chosen activity is not listed on page 12 ,

please contact **your** issuing broker/agent or P J Hayman & Company Limited, Broker Support on **0845 230 3526** (9am – 5pm)* or, if you are a direct client, on **0845 230 0631** (8am – 6pm)* to ensure you are properly covered.

*Monday to Friday, closed Bank Holidays

Home	means one of your normal places of residence in the United Kingdom or the Channel Islands .
Home country	means both the country you live in within the United Kingdom or the Channel Islands and your country of nationality.
Manual labour	means 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.
Material fact	means a piece of important information that would increase the likelihood of a claim under your policy.
Organiser	means the person administering the trip on behalf of the group, school, college or university and either whose name is shown on your tour operator's or carrier's confirmation and deposit receipt or who arranged the trip directly with the travel and accommodation providers.
Pre-existing medical condition	means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.
Redundancy	means being an employee where you or, in the case of a student, your parent/guardian qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of 2 years or longer and is not on a short term fixed contract.
Resident	means a person who has had their main home or is in full time education in the United Kingdom or the Channel Islands and has not spent more than 6 months abroad in the year before buying this policy, other than students in their first year at the school, college or university.
Trip	means a holiday or journey that begins when you leave home and ends on your return to either (i) your home , or (ii) a hospital or nursing home in your home country following your repatriation, both during the period of cover. Any subsequent holiday or journey that starts after you have returned home or to a hospital or nursing home (as described above) is not covered (unless the Annual Multi-trip policy has been purchased).
United Kingdom/UK	means England, Wales, Scotland, Northern Ireland and the Isle of Man.
Winter sports	means skiing, snow boarding, tobogganing and ice skating.

Geographical Areas

- Area 1 - United Kingdom**, where it is **your home country**.
- Area 2 -** Europe, including all countries west of the Ural Mountains, the **Channel Islands**, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean Islands and the **United Kingdom**, where it is not **your home country**.
- Area 3 -** Worldwide.

Conditions Applicable To Your Pre-travel Policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

- being a **resident** of the **United Kingdom** or the **Channel Islands**;
- taking all possible care to safeguard against accident or injury as if **you** had no insurance cover;
- the **organiser** handling all claims and producing the schedule of insurance & passenger list confirming insurance is in force before a claim is admitted;
- giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;
- providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance);

- (f) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by PJ Hayman & Company Limited on **our** behalf;
- (g) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor;
- (h) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- (i) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability;
- (j) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;
- (k) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy;
- (l) disclosing all **material facts** as soon as possible after the policy is issued.
- (m) ensuring that all claims are notified within **3** months of the incident occurring.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy;
- (c) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid;
- (d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval;
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within **14** days of receipt for any refund to be considered;
- (f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance;
- (g) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**;
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

Policy Excess

An excess is the amount **you** have to pay towards each claim.

All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

Section A - Cancellation Charges

For each insured-person this insurance will pay:

up to **£2,000** for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** necessary cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling;
 - a **close relative** who lives in **your home country**;
 - a close **business associate** who lives in **your home country**;
 - a friend who lives abroad and with whom **you** were intending to temporarily stay;
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law;
- (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**;
- (iv) the requirements of H. M. Forces.

For each insured-person this insurance will not pay:

- the first **£50** (**£75** if aged **76** or over) of any loss, charge or expense made on each claim under this section. This is reduced to **£15** on claims for deposits only;
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**;
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;

- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** failure to obtain the required passport, visa or ESTA;
 - **your** carriers refusal to allow **you** to travel for whatever reason;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure or mistake of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the cancellation of **your trip** by the tour operator;
 - cruises;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance;
 - **your** disinclination to travel;
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - death or illness of any pets or animals;
 - terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- cancellation due to the fear of an epidemic or pandemic;
- cancellation of the **trip** on the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure;
- the cost of Air Passenger Duty or equivalent airport charges and credit card fees;
- cancellation for any claim arising from a known **pre-existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **pre-existing medical condition** other than where it is an immediate parent or guardian and necessitates **you** to remain at **home**;
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
 - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last **2** years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid;
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing;
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
- **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associates** prior abuse of alcohol or solvents;
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
- any deliberate or criminal act by an **insured-person**;
- any loss unless it is specified in the policy;
- (iv)- any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds.

What you need to do if you wish to make a claim under this section of the policy

Claims must be submitted by the **organiser**. Notify the travel agent/tour operator **immediately**, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office either by telephone or from the internet, and get **your** registered doctor to complete the medical questions under the cancellation section. **You** should send any receipts to the claims office. **You** should send any booking receipts to the claims office. If **your** cancellation is due to the health of a non-travelling **close relative** **you** will need to obtain a medical report from the patients General Practitioner (medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

Policy B - Travel Insurance Policy

How Your Travel Policy Works

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim and how to contact the **24** hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance or an all risks extension or school insurance for **365** days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and an amount for age, wear and tear will be deducted.

Your policy covers treatment of medical conditions in an emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

When Your Travel Policy Starts And Ends

The cover under all sections starts at the beginning of **your trip** as shown on **your** premium receipt and ends on **your return home** or expiry of the policy, whichever is the first. **Your** policy does not cover any further **trips** once **you** have returned **home** (unless the Annual Multi-trip policy has been purchased).

Extension Of Period

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

Change In Medical Condition Or Ongoing Medication

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **08451 300 340** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis.

We reserve the right to increase the premium, increase the excess, exclude the condition or cancel the cover should the stability of the condition make it necessary.

Definition Of Words Applicable To Your Travel Policy

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you / your	means any person named on the schedule of insurance & passenger list.
We/our/us	means Union Reiseversicherung AG.
Business associate	means a business partner, director or employee of yours who has a close working relationship with you .
Channel Islands	means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.
Close relative	means spouse or partner of over 6 months, parents, grandparents, legal guardians, parents-in-law, step-parents, brother, aunt, uncle, sister, child, grandchild or fiancé(e).
Curtailment	means the cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country . Payment will be made on the number of full days of your trip that are lost from the day you are repatriated.
Cruise	means a pleasure voyage on a ship sailing on seas or oceans that includes stops at various ports, and where the trip is more than 72 hours in duration.
Flight	means a service using the same airline or airline flight number.

Emergency funds means bank and currency notes, cash and traveller's cheques held only for use in case of emergency.

Essential items means underwear, socks, toiletries and a change of clothing.

Hazardous activity means any recreational activity that requires skill and involves increased risk of injury except where these form part of a published activity arranged or organised through a bona fide Activity Centre or tour operator. If **you** are taking part in any sport or activity, please refer to page **12** of this policy where there is a list of sports and activities that are covered as standard. If **you** are in any doubt or if **your** chosen activity is not listed on page **12**, please contact **your** issuing broker/agent or P J Hayman & Company Limited, Broker Support on **0845 230 3526** (9am – 5pm)* or, if you are a direct client, on **0845 230 0631** (8am – 6pm)* to ensure you are properly covered.

*Monday to Friday, closed Bank Holidays

Home means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Home country means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

International departure point means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from the **United Kingdom** or the **Channel Islands** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom** or the **Channel Islands**.

Manual labour means 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.

Material fact a piece of important information that would increase the likelihood of a claim under **your** policy.

Organiser the person administering the **trip** on behalf of the school, college, university or group and either whose name is shown on the tour operator's or carrier's confirmation and deposit receipt, or who arranged the **trip** directly with the travel and accommodation providers.

Pair or set means two or more items of **personal possessions** that are complimentary, purchased as one item or used or worn together.

Personal money means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, **your** passport, travel tickets and ski pass, all of which are for **your** private use.

Personal possessions means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

Pre-existing medical condition means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Public transport means buses, coaches, internal **flights** or trains that run to a published scheduled timetable.

Resident means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than **6** months abroad in the year before buying this policy.

Student money means bank and currency notes, cash and traveller's cheques held by a party leader on behalf of the student.

Travel documents means current passports, valid visas, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form E112.

Trip means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover. Any subsequent holiday or journey that starts after **you** have returned **home** or to a hospital or nursing home (as described above) is not covered (unless the Annual Multi-trip policy has been purchased).

Unattended means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

United Kingdom/UK means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Valuables means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, 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.

Winter sports means skiing, snow boarding, tobogganing and ice skating.

- (p) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy;
- (q) disclosing all **material facts** as soon as possible after the policy is issued;
- (r) obtaining any recommended vaccines, inoculations or medications prior to **your trip**;
- (s) if travelling to Australia registering for Medicare on arrival. There are Medicare offices in all major towns and cities;

In respect of sections B2, personal possessions, and B3, personal money, only;

- (t) providing full details of any House Contents and All Risks insurance policies you may have;
- (u) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form;
- (v) complying with the carrier's conditions of carriage;
- (w) not abandoning any property to **us** or the claims office.

Geographical Areas

Area 1 - **United Kingdom**, where it is **your home country**.

Area 2 - Europe, including all countries west of the Ural Mountains, the **Channel Islands**, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean Islands and the **United Kingdom**, where it **not your home country**.

Area 3 - Worldwide.

Conditions Applicable To Your Travel Policy

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- (a) being a resident of the **United Kingdom** or the **Channel Islands**;
- (b) taking all possible care to safeguard against accident, injury, loss or damage as if **you** had no insurance cover;
- (c) producing **your** premium receipt confirming **you** are insured before a claim is admitted;
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time;
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy;
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim;
- (g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance);
- (h) not admitting liability for any event or offering to make any payment without **our** prior written consent;
- (i) accepting that **your** policy cannot be extended once it has expired;
- (j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by P J Hayman & Company Limited on **our** behalf;
- (k) ensuring that all claims are notified within **3** months of the incident occurring.

In respect of sections, B4, emergency medical expenses and B5, curtailment, only

- (l) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor;
- (m) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment;
- (n) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability;
- (o) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy;

2. RECOGNISING OUR RIGHTS TO :

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent;
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy;
- (c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy;
- (d) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid;
- (e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval;
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**;
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirement, in which case the policy, premium receipt and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered;
- (h) not make any payment under sections **B6** and **B7** for any event that is covered by another insurance policy;
- (i) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4,** and **B5** where there is other insurance in force covering the same risk and to require details of such other insurance;
- (j) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**;
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.

Policy Excesses

In respect of Sections B1, Departure Delay, B2, Personal Possessions, B3, Personal Money, B4, Emergency Medical Expenses, B5, Curtailment, B6, Personal Liability, B7, Organisers Liability and B9, Legal Advice and Expenses, only.

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each **insured person**, for each incident giving rise to a separate claim (party leader claims for **student money** or **emergency funds**, where only one policy excess will be deducted per party leader per event). The policy excess under sections **B4** and **B5** may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

Exclusions Applicable To All Sections Of Your Travel Policy

A. This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
- (2) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed;
- (3) any known **pre-existing medical condition** or any recognised complication caused by the **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last **2** years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- (4) **your** carriers refusal to allow **you** to travel for whatever reason;
- (5) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- (6) **curtailment of your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing;
- (7) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
- (8) **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associates** prior abuse of alcohol or solvents;
- (9) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country;
- (10) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable;
- (11) any deliberate or criminal act by an **insured-person**;
- (12) **manual labour**;
- (13) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

B. This insurance will not cover:

- (1) 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;
- (2) any loss due to currency exchanges of any and every description;
- (3) cruises.

Section B1 - Departure Delay (applicable to trips outside your home country)

For each insured-person this insurance will pay:

1. **you £20** compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12** hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of **£10** for each complete period of **12** hours up to a maximum of **£100**;
2. up to **£2,000** for the cancellation of **your trip** if **your** possessions have been checked in and after **12** hours delay **you** wish to abandon the **trip**;
3. up to **£100** for necessary expenses paid by the Organiser for the forced extension, shortening or re-routing of the **trip** because of strike, riot or civil commotion starting during the trip which necessitates a change in travel plans;
You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes;
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- 1&2-** any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing;

- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time;
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary;
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked;
 - any delay due to the diversion of aircraft after it has departed;
2. - the first **£50** of any claim made by **you**;
 - abandonment where the **trip** is of **2** days duration or less, or is a one way **trip**;
 3. - expenses that the **organiser** can recover from elsewhere;
 - compensation where a strike, riot or civil commotion had taken place before the start of the **trip** or where it could have reasonably been anticipated that it was likely to happen.

What you need to do if you wish to make a claim under this section of the policy

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than **12** hours. Claims must be notified by the **organiser**.

Section B2 - Personal Possessions

For each insured-person this insurance will pay:

- (a) up to a total of **£1,500** (**£750** if **you** are **16** years or under) for **your personal possessions** to cover:
 - either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear,
 - or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**;
- (b) up to a total of **£100** to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - the first **£50** of each and every incident giving rise to a claim;
- more than **£250** for any one article, **pair** or **set** of any kind, whether they are solely or jointly owned;
- more than **£250** in total for **valuables** whether solely or jointly owned;
- more than **£100** in respect of sunglasses, prescription glasses or spectacles;
- more than **£100** for items lost or stolen from a beach or lido;
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report;
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**;
- loss of, or damage to, property that does not belong to **you** or any member of **your** family;
- any claim that is the result of a domestic dispute;
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin;
- the cost of replacing or repairing dentures;
- (b) - shoes, boots, trainers and the like.
- (a) & (b) the loss, theft or damage to:-
 - duty free items such as tobacco products, alcohol and perfumes;

- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price;
- perishable goods, bottles, cartons and any damage caused by them or their contents;
- pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**;
- sports equipment whilst in use;
- any items more specifically insured elsewhere;
- **valuables** carried in any suitcases, trunks or similar containers when left **unattended**;
- **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your** locked personal holiday or **trip** accommodation;
- contact or corneal lenses or artificial limbs;
- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind;
- **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

What you need to do if you wish to make a claim under this section of the policy

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your outward** journey, **you** may need to buy some **essential items**, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate. Claims must be notified by the **organiser**.

Section B3 - Personal Money

For each insured-person this insurance will pay:

- (a) up to **£250** where **you** are aged over **16** years and **£150** where **you** are aged **16** years or under for the loss or theft of **your personal money** during **your trip**;
- (b) up to **£1,000** in total for the loss or theft of student money carried by authorised party leaders during the **trip**;
- (c) up to **£500** in total for the loss or theft of **emergency funds** held by the **organiser** or other authorised party leader during the **trip**;
- (d) up to **£500** for additional travel and accommodation expenses necessarily incurred to obtain replacement travel documents whilst on **your trip** if **your** travel documents are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- (a)(b)- the first **£50** of each and every incident giving rise to a claim;
- & (c) - for persons aged over **16** years more than **£150** in total in cash or currency, whether solely or jointly owned, in addition to **student money** and **emergency funds** held by authorised party leaders;
- for persons aged **16** years or under more than **£75** in total in cash or currency, whether solely or jointly owned;
- loss or theft of **personal money, student money or emergency funds** that are not:
 - on **your** person;
 - held in a safe or safety deposit box where one is available;
 - left **out of sight** in **your** locked personal **trip** accommodation;
- loss or theft of **personal money, student money or emergency funds** due to depreciation in value, currency changes or shortage caused by any error or omission;
- loss or theft of travellers' cheques where the bank provides a replacement service;

- any financial loss suffered as a result of **your** debit/credit card being lost or stolen;
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report;
- (d) - any costs incurred before departure or after **you** return **home**;
- any costs which are due to any errors or omissions on **your travel documents**;
- more than the unused proportion of **your** passport;
- **your** failure to obtain the required passport, visa or ESTA;
- any expenses for food or drink.

What you need to do if you wish to make a claim under this section of the policy

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of money **we** will also require (a) confirmation from **your UK** or the **Channel Islands** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

For lost or stolen **travel documents** **you** will also need to get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses. Claims must be notified by the **organiser**.

Section B4 - Emergency Medical And Associated Expenses

PLEASE NOTE: If it seems likely that you will require treatment at a hospital please contact our Emergency Medical Assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency please call the local ambulance service and notify the Emergency Medical Assistance service as soon as you are able. If you are admitted to hospital this must be reported to our appointed Emergency Medical Assistance Service as soon as it is practically possible and at the latest within 24 hours. You must call the Emergency Medical Assistance Service within 24 hours if your medical bill is likely to exceed £500.

There are also special outpatients arrangements within Europe. Please see page 11 for details.

For each insured-person this insurance will pay:

to **you** or **your** legal representatives the following necessary emergency expenses that are payable within **6** months of the event that causes the claim that results from **your** death, injury or illness

1. Trips outside your home country

- (a) up to **£5,000,000** for reasonable:
 - (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services;
 - (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any one other person **who is required for medical reasons** to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**;
 - (iii) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£2,000**, plus the cost of returning **your** ashes **home** or the return of **your** body to **your home** when arranged by us;

(b) up to **£100** to cover emergency dental treatment only to cure sudden pain;

(c) **£20** for each full day that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under 1 (a) above;

2. Trips within the United Kingdom where it is your home country

up to **£5,000** for reasonable:-

- additional transport and accommodation costs to be made for or by **you** and for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within the **United Kingdom** or to travel with **you**;
- costs following **your** death for the return of **your** ashes or **your** body to **your home**.

For each insured-person this insurance will not cover:

- 1.(a)- the first **£50** (**£100** if aged **76** or over & travelling to Europe or Worldwide) of each and every incident giving rise to a claim except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**;

- any elective or pre-arranged treatment;
- any routine non-emergency tests or treatment;
- any treatment or hospitalisation which can be reasonably expected;
- the cost of private treatment where adequate state facilities are available;
- the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**;
- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink;
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service;

- 1&2 -** any claim that is caused by:
- **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
 - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life);
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
 - the cost associated with the diversion of an aircraft due to **your** death, injury or illness;
 - repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service;

- 1.(a)(i)** any services or treatment received by **you** within **your home country**;
- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**;
 - any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation;
 - any routine non-emergency tests or treatment;
 - repairs to or for the provision of dentures, artificial limbs or hearing aids;
 - any dental work involving the use of precious metals;
 - in-patient treatment that has not been notified to and agreed by the emergency assistance service;
 - any extra costs for single or private accommodation in a hospital or nursing home;
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made;

- 1.(a)(iii)** **your** burial or cremation in **your home country**;

- 1.(b) -** emergency dental work costing more than **£100**;

- 1.(c) -** more than **£500** in total for state hospital in-patient benefit;

- any payment when **you** are in a private hospital or clinic;
- 2. -** the first **£50** of each and every incident giving rise to a claim.

NOTES:

1. IF TRAVELLING WITHIN EUROPE **YOU** SHOULD CARRY A EUROPEAN HEALTH INSURANCE CARD (EHIC) AND USE THIS AT STATE REGISTERED DOCTORS AND STATE HOSPITALS TO SAVE COSTS.
2. IF TRAVELLING IN AUSTRALIA **YOU** SHOULD REGISTER WITH MEDICARE ON ARRIVAL. THERE IS A MEDICARE OFFICE IN ALL MAJOR TOWNS AND CITIES IN AUSTRALIA. REGISTRATION IS FREE AND THIS WILL ENTITLE **YOU** TO REDUCED MEDICAL CHARGES FROM DOCTORS, REDUCED PRESCRIPTION CHARGES AND ACCESS TO MEDICARE HOSPITALS.

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR
IF YOU NEED TO CUT YOUR TRIP SHORT CONTACT
OUR 24-HOUR MEDICAL EMERGENCY SERVICE ON: +44 (0) 845 260 3 260**

What you need to do if you wish to make a claim under this section of the policy

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates. All claims must be notified by the **organiser**.

Section B5 - Curtailment (cutting short your trip)

For each insured-person this insurance will pay:

up to **£2,000** for **you** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary curtailment of your trip** due to :

- (a) the **trip** being cut short by **your** early return **home** because of:
- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling;
 - a **close relative** who lives in **your home country**;
 - a close **business associate** who lives in **your home country**;
 - a friend who lives abroad and with whom **you** were intending to stay;
 - (ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or;
 - (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the home in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood;
- (b) the **trip** being interrupted because **you** have been confined to hospital for the rest of **your trip** because of injury or illness.

PLEASE NOTE: Your unused proportion of **trip** costs will be calculated from the date **you** return **home**.

For each insured-person this insurance will not cover :

- the first **£50** (**£75** if aged **76** or over) of any loss, charge or expense made on each claim under this section;
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
 - **your** failure to obtain the required passport, visa or ESTA;
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
 - the **curtailment** of **your trip** by the tour operator;
 - the failure of **your** travel agent or tour operator;
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
 - financial circumstances;
 - **your** loss of enjoyment of the **trip** however caused;
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - death or illness of any pets or animals;
- **curtailment** for any claim arising from a known **pre-existing medical condition** of a **close relative** or a close **business associate** or any recognised complication caused by the **pre-existing medical condition**;
- terrorism, riot, civil commotion, strike or lock-out;
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- any unused portion of **your** original ticket where repatriation has been made;
- cutting short **your trip** unless the emergency medical assistance service have agreed;
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness;
- **curtailment** cover where the **trip** is of **2** days duration or less or is a one-way **trip**;
- **curtailment** due to any event caused by:
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
- **curtailment** due to the fear of an epidemic or pandemic.

What you need to do if you wish to make a claim under this section of the policy

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. **Curtailment** claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office. All claims must be notified by the **organiser**.

Section B6 - Personal Liability

For each insured-person this insurance will pay:

up to **£2,000,000**, plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person;
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family;
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- (a)&(b) the first **£50** in respect of each and every event that causes a claim;
 - (c) the first **£200** in respect of each and every event that causes a claim;
- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided under any other insurance;
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do;
 - that is caused by any deliberate act or omission by **you**;
 - that is caused by **your** own employment, profession or business or that of any member of **your** family;
 - that is caused by **your** ownership, care, custody or control of any animal;
 - that falls on **you** by agreement and would not have done if such agreement did not exist;
 - any liability for injury, illness or disease suffered by **you** or any member of **your** family;
 - compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation;
 - mechanically propelled vehicles and any trailers attached to them;
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

All claims must be notified by the **organiser**.

Section B7 - Organiser's Liability (applicable to Educational Establishments only)

This cover only applies when your education authority or educational establishment does not carry this insurance protection.

For each insured-person this insurance will pay:

up to **£5,000,000**, plus costs agreed between **us** in writing, for any event occurring during the period of this insurance where the **organiser** is legally liable to pay that relate to an incident caused by the **organiser** and that results in:

- (1) injury, illness or disease of any person;
- (2) loss of or damage to property that does not belong to the **organiser** and is not in the **organiser's** charge or control;
- (3) any liability described in (1) above falling on the Local Education Authority or, in the case of an independent school, the governing body in place of the **organiser**.

For each insured-person this insurance will not cover:

- (1) the first **£50** in respect of each and every event that causes a claim;
 - (2) the first **£200** in respect of each and every event that causes a claim;
- (1)&(2) - any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided to the **organiser** under any other insurance;
 - that is caused by any deliberate act or omission of the **organiser**;
 - that is caused by the **organiser's** ownership, care, custody or control of any animal;
 - that falls on the **organiser** by agreement and would not have done if such agreement did not exist;
 - any liability for injury, illness or disease suffered by the **organiser**;
 - compensation or any other costs caused by accidents involving the **organiser's** ownership, possession or control of any:
 - land or building or their use either by or on behalf of the **organiser** other than temporary **trip** accommodation;

- mechanically propelled vehicles and any trailers attached to them;
- aircraft, motorised waterborne craft or sailing vessel;
- firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require. All claims must be notified by the **organiser**.

Section B8 - Personal Accident

For each insured-person this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	Amount of payment	
	Age 16 or under	Age over 16
(a) death	£3,500	£15,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£15,000	£15,000
(c) permanent and total disablement from engaging in paid employments or paid occupations of any and every kind	£15,000*	£15,000*

all occurring within **12** months of the event happening.

***PLEASE NOTE:** Where **you** are not in any paid employment or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose);
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**;
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not;
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life);
 - **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for the treatment of drug addiction);
 - **your** abuse or prior abuse of solvents and alcohol;
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed;
- more than one of the benefits that is a result of the same injury;
- (a) more than **£1,000** death payment when **your** age is over **75** at the time of the incident;
- (c) any payment when **your** age is over **75** at the time of the incident.

What you need to do if you wish to make a claim under this section of the policy

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

Section B9 – Legal Advice And Expenses

For each insured-person this insurance will pay:

up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- the first **£50** in respect of each and every event that causes a claim, other than **30** minutes initial free advice;
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office;
- any legal action where the estimated amount that will be recovered is less than **£500**;

- any legal expenses where we consider you are unlikely to obtain a reasonable settlement;
- any costs that can be considered under an arbitration scheme or a complaints procedure;
- any legal expenses incurred without **our** prior authorisation or that of the claims office;
- any claim made by **you** against another **insured-person** or member of **your** family;
- any claim for damage to a motor vehicle.

PLEASE NOTE:

- **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy

If **you** have an accident abroad and require legal advice **you** should contact:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to **30** minutes of advice to be given to **you** by a lawyer.

To obtain this service **you** should telephone **0161 228 3851** or fax **0161 909 4444**.

Applicable To Both Pre-travel And Travel Policies

How To Make A Claim

We have appointed Travel Claims Facilities to look after **your** claim. If **you** require a claim form please obtain a form from the internet at: www.travel-claims.net

or advise the section of the insurance on which **you** want to claim and the scheme reference to:

Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE

telephone: **08453 707 133** or fax: 08706 205 001.

Appeals Procedure

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly.

There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

1. If **your** appeal is regarding the selling of **your** policies:

The Customer Services Manager, P J Hayman & Company Limited,
Stansted House, Rowlands Castle, Hampshire, PO9 6DX.
2. If **your** appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:

The Claims Manager, Travel Claims Facilities
PO Box 420, Tonbridge, Kent, TN9 9DE.

Should **we** still not be able to resolve the matter **you** may then follow the complaints procedure.

Your Right To Complain

If, following an appeal, **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

- (a) Write to:

The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane,
Hadlow, Kent, TN11 9QU, who will review the claims office decision.

If **you** are still not satisfied with the outcome you may:

- (b) Ask the Financial Ombudsman Service (FOS) to review your case.

Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Their telephone advice line is **+44 (0) 845 080 1800**.

What To Do In The Case Of A Medical Emergency Abroad

IN CASE OF SERIOUS EMERGENCY – first call an ambulance using the local equivalent of a **999** call. While **you** wait for the ambulance contact **our medical assistance service** which is open **24** hours a day and **7** days a week to offer **you** advice in this emergency situation. **We** strongly suggest **you** put their telephone number **+44 (0) 845 260 3 260** into **your** mobile phone before **you** travel so that it is to hand should **you** need it. Speak to the ambulance driver and get details of the hospital **you** are being taken to so that **our medical assistance service's** doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU - when **you** call **our medical assistance service** in an emergency **you** need to have some basic information for them to hand:

- **your** telephone number so **you** can be contacted on in case **you** are cut off;
- the name and age of the patient and as much information about the medical situation as **you** are able to provide;
- the name of the hospital, the ward, the treating doctor and the telephone numbers if **you** have them;
- tell them that **you** have a Groups travel insurance policy, the booking reference number, the date **you** bought it;
- the name of the branch and **your** booked travel dates;
- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

MINOR ILLNESS OR INJURY - If **you** need to see a doctor in Europe or Scandinavia then ask **your** hotel reception or **your** Group representative for the address of the nearest public medical facility. In Europe **you** should show them **your** EHIC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the policy excess will be reduced to NIL. **You** will only be covered for the cost of private medical treatment in these countries if this is approved in advance by **our medical assistance service** on **+44 (0) 845 260 3 260**. Elsewhere it is advisable to seek advice on where to go for treatment from **our medical assistance service** if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin **your trip** by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for **our medical assistance service to move you to a more suitable facility**.

HOW TO PAY FOR YOUR TREATMENT Outpatient bills for less than **£500** should be paid at the time and claimed on **your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If **you** are admitted to a medical facility then **you** may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK. **Our medical assistance service** will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of **your** claim has been established.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS? – don't worry, provided **you** have contacted **our medical assistance service** **your** policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel home. **Our medical assistance service** will liaise with **your** treating doctor and **you** and once **you** are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY? - This policy covers **you** to come home early because **you** are ill 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) 845 260 3 260** for advice first. If **you** need to come home for any other reason, such as the illness of a **close relative** in the UK 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** particular circumstances are included in the cover then call **Travel Claims Facilities** on **+44 8453 707187** between **9.00** am and **5.00** pm UK time for advice.

IF YOU NEED TO SEEK OUTPATIENT TREATMENT - when **you** are travelling in any of the countries listed below **you** need to seek outpatient treatment, then it may be that immediate payment can be arranged locally using the services of Charge Care International whom **we** have appointed to act on **our** behalf.



To take advantage of this service please show the treating doctor or clinic the logo printed here as this will enable them to identify **our** membership and avoid language difficulties.

If the hospital **you** are treated at subscribes to this service they will ask to see **your** proof of insurance so it is important to carry this with **you**. **You** will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from **you** and send their bill to charge care for payment. The countries where this service is available are: Spain and all the Spanish Islands, Greece and the Greek Islands, Cyprus, Bulgaria and Turkey. www.chargecareinternational.co.uk

Sports & Activities

Your policy covers a number of sports & activities at no extra charge which are listed below in Activity Pack 1. If **your** chosen activity is not listed, please contact the issuing broker/agent or P J Hayman & Company Limited, Broker Support on **0845 230 3526** (9am – 5pm)* or, if you are a direct client, on **0845 230 0631** (8am – 6pm)* to ensure **you** are properly covered.

*Monday to Friday, closed Bank Holidays

There is no cover for any claim arising from activities where **you** have not paid the appropriate premium and had confirmation in writing.

All activities are covered on an amateur/non professional basis, unless otherwise stated and all activities involving waterborne craft, aircraft and motorised vehicles exclude cover for personal liability.

Note: Pre-booked activities provided by a bona-fide Activity Centre or tour operator will be covered. If **you** are in any doubt, please contact the issuing broker/agent or P J Hayman & Company Limited, Broker Support on **0845 230 3526** (9am – 5pm)* or, if you are a direct client, on **0845 230 0631** (8am – 6pm)* to ensure **you** are properly covered.

*Monday to Friday, closed Bank Holidays

Activity Pack 1 – covered as standard

Abseiling, Aerobics, Amateur Athletic Field Events/Track Events, Angling, Animal Sanctuary/Refuge Work, Archery, Athletics, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Biathlon, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging, Bungee Jumping, Camel Trekking, Camping, Canoeing (excluding white water), Caravanning, Catamaran Sailing (in-shore), Chess, Clay Pigeon Shooting, Climbing, Cricket, Croquet, Curling, Cycle Touring, Cycling, Dancing, Darts, Deep Sea Fishing, Diving, Driving Any Motorised Vehicle, Elephant Trekking (UKbooked), Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as a passenger other than in a fully licensed passenger carrying aircraft (private/small airline) and for no other purpose, Flying ex crew/pilot, Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Glass Bottom Boats, Gliding (learning non competition), Golf, Gorilla Trekking, Gymnastics, Highland Games, Hiking up to **1,000m**, Hill Walking up to **2,000m**, Historical Research, Horse Riding, Hot Air Ballooning, Indoor Skating, Jet Boating, Jet Skiing, Jet Skiing (non incidental), Jogging, Kayaking (up to grade **2** rivers only), Keepfit, Kiting, Korfbal, Low Ropes, Manual Labour (work that involves the lifting or carrying of heavy items less than **25kg**, work at below the level of **2** storeys high but excluding any form of work underground), Marathons, Model Flying, Model Sports, Motorcycling with appropriate UK licence, Mountain Biking (on road non-racing), Netball, Orienteering, Petanque, Pigeon racing, Pony Trekking, Pool, Power Lifting, Quoits, Rackets, Rafting, Rambling, Rambling under **1,000m**, Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work, Rifle Range, Ringos, River Walking, Rock Scrambling (under **4,000m**), Rounders, Rowing, Running, Sprint/Long Distance, Safari (UK organised), Safari Trekking, Sail Boarding, Sailing, Sailing/Yachting Inshore & recreational (inland and coastal waters), Scuba Diving to **30m** (if qualified or with qualified instructor - not solo), Sea Fishing, Shinty, Shooting, Shooting (target range-not hunting), Small Bore Target Shooting, Snooker, Snorkelling, Soccer, Softball, Squash (amateur), Surfing (amateur), Swim Trekking, Swimming, Swimming with Dolphins, Sydney Harbour Bridge, Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking **1,000m**, Triathlon, Tubing, Tug of War, Volleyball, Water Skiing (amateur), Weight Lifting, Whale Watching, White Water Rafting + Canoeing (grade **1** to **3**), Windsurfing, Working, Yachting inshore & recreational (inland and coastal waters), Yoga.

Important Telephone Numbers

HealthCheck Line (to report pre-existing medical conditions when purchasing the policy)	08456 582 999
HealthCheck Line (to report a change in pre-existing medical conditions after purchasing the policy)	08451 300 340
P J Hayman & Company Limited (to check cover for Sports & Activities)	Broker Support - 0845 230 3526 Direct customers - 0845 230 0631
Travel Claims Facilities - Claims Service	08453 707 133
24-Hour Emergency Medical Assistance	+44 (0) 8452 603 260

This Policy 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.

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