

Cancellationplan

Cancellationplan UK holiday cancellation cover Travel Insurance 2017/18

Underwriting Guide - valid from 1st December 2017

Contains the following:

- Eligibility
- Health Warranty
- Summary of Cover
- Trip Duration
- Age Limit
- Policy Cancellation Terms

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Underwriting Information

Insurers

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

Arranged by: P J Hayman & Company Limited.

Eligibility

This policy is only available to people who are:

- Permanently resident in the United Kingdom (England, Scotland, Wales, Northern Ireland & Isle of Man).
- Registered with a medical practitioner in United Kingdom.
- In the United Kingdom at the time of purchasing cover.
- Taking a trip that starts and ends in the United Kingdom.
- Travel must take place within 18 months of the start date of your policy.

Policy Cancellation terms

- There is a 'cooling off' period where, should the insured decide that the terms and conditions do not meet their requirements and provided they have not travelled, made a claim or intend to make a claim on the policy, if they advise us within 14 days of purchase, we will provide a full refund.
- Please note cancellation rights are no longer valid after this initial 14 day period, however subject to circumstances a partial refund may be agreed - referral to Underwriter may be required.
- If the trip has been cancelled by the Tour Operator: Time on risk charged at 35% (unless within the 14 days).
- We reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to the last known address in the event of: fraud, suspected fraud, misleading information or deliberate misrepresentation.

Trip Duration

- No more than 45 days.

Age Limit

- No upper age limit.

What to do in the case of an Emergency

EMERGENCY MEDICAL ASSISTANCE

Please notify us immediately if:

- you are more than 25 miles from home, AND
- you need to be hospitalised for at least 48 hours following emergency in-patient treatment, OR
- you may have to return home early or extend your stay because of any illness or injury.

24 hour Emergency Medical Assistance Service telephone: **02079 027 996**

Important: it is a condition of the insurance that:

- All medical and repatriation costs are specifically authorised by us or our appointed agents. Failure to obtain prior authorisation could prejudice your claim
- You must assist us or our agents in any way to minimise any claim made.

VEHICLE BREAKDOWN ASSISTANCE

If you break down and require assistance you may contact our control centre 24 hours a day telephone: **02079 027 996**

Making a Claim

Please contact:

Cancellationplan Claims Department

P J Hayman & Company Limited

Stansted House, Rowlands Castle, Hampshire PO9 6DX

Tel: **023 9241 9891** - Monday to Friday 9am-5pm, closed Bank Holidays

E mail: **claims@pjhayman.com**

Making a Complaint

All complaints (*other than* relating to the sale of the policy or the claims service), please contact:

Quality & Improvements Manager

URV

1 Tower View, Kings Hill, West Malling ME19 4UY

Telephone: **0203 829 6604**

Complaints relating to the sale of the policy *or* the claims service, please contact:

The Customer Services Manager

P J Hayman & Company Limited

Stansted House, Rowlands Castle, Hampshire PO9 6DX

Email: **customerservices@pjhayman.com**

Financial Ombudsman Service (FOS)

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

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

Geographical Area for Rating

United Kingdom (England, Wales, Scotland, Northern Ireland and the Isle of Man).

Please refer to the Cancellationplan 2017/18 Policy Wording for full details.

Health Warranty

Note: please ensure you, as a Broker/Agent, are aware of all relevant facts at the point of sale and you have discussed the full medical history with your insured and you have read the Medical Conditions (as follows or on page 3 of the 2017/18 policy wording).

Important - Medical Conditions

All claims are excluded where at the time of booking your journey, taking out this insurance or paying any further balance or instalments:

1. The insured person:
 - (i) is aware of any set of circumstances which could reasonably have been expected to give rise to a claim; or
 - (ii) has suffered from a chronic or recurring medical condition during the previous 12 months UNLESS permission is obtained from the treating doctor of fitness to travel at the time of booking; or
 - (iii) is travelling against the advice of a doctor or where they would have been if they had sought their advice before beginning the journey; or
 - (iv) knows that they will need treatment or consultation at any medical facility during the journey; or
 - (v) is travelling for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.
2. The person whose condition gives rise to a claim:
 - (i) is receiving, or on a waiting list for treatment in a hospital or nursing home; or
 - (ii) is awaiting the results of any tests or investigations; or
 - (iii) has been given a terminal prognosis.

If the insured person has an existing medical condition for which consultation or treatment has been received during the 6 months prior to the date of issue of this policy, the excess under section 1 - Loss of deposit, Cancellation, Curtailment will be increased to £80 each and every loss or claim per insured party and the excess under section 2 - Medical repatriation & other expenses will be increased to £80 each and every loss per insured person.

Policy Cover & Limits

The following is only a summary of the main cover limits per insured-person, please refer to the Policy Wording for the full terms and conditions.

Summary of Cover

SECTION & COVER	LIMIT PER PERSON (up to) (unless otherwise shown)	EXCESS PER PERSON (unless otherwise shown)
1. Loss of deposit, Cancellation, Curtailment	cost of the holiday (max £4,000) per party	£40 (£15 loss of deposit) per party
2. Medical repatriation & other expenses Medical repatriation Emergency accommodation Visit by close relative Transportation of deceased Hospital inconvenience benefit Repatriation of vehicle / personal possessions Additional assistance	£25,000 £500 £500 £1,500 £25 per day/£500 in total £1,000 Reasonable costs	£40 Nil Nil Nil Nil Nil Nil
3. Personal accident Death Loss of eye(s), limb(s) Permanent physical disability	£10,000 £15,000 £15,000	Nil
4. Personal liability	£2,000,000	Nil (£100 damage to accommodation per party)
5. Personal possessions & Personal money Possessions Money	£1,500 £250	£40
6. Travel disruption	£300	Nil
7. Unexpected events Travel delay - over 6 hrs Polluted beaches Catastrophe cover Nuisance cover	£30 first 6 hours £15 each additional 6 hours £90 in total £30 per day £150 in total £1,000 £1,000	Nil
8. Vehicle breakdown (a) Labour charges OR (b) Vehicle hire; or Alternative driver; or Rail or Coach fares Hotel costs Vehicle recovery Note: cover is only provided under (a) up to £200 per vehicle OR (b) up to £3,000 per vehicle	£200 - per vehicle £75 per day / £750 in total - per vehicle £75 per day / £750 in total - per vehicle Overall cost - per vehicle £50 per day Overall cost - per vehicle	Nil

Note (1) The excess under section 1 - Loss of deposit, Cancellation, Curtailment and section 2 - Medical repatriation & other expenses is increased to £80 if the claim is due to an existing medical condition. Please see Important - Medical Conditions on page 3 of the Policy Wording.

If you have paid the excess waiver premium, the standard **excess** is reduced to Nil, in the event of a claim.

Note (2) Some sections of cover also have extra sub-limits. For example, section 5 - Personal possessions & Personal money has a limit for valuables and for a single article, pair or set.

Sports & Activities

Leisure Activities

Note:

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. We consider 'professional or competitive' to be activities/sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of **£200**.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi - professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy.

No additional premium is required for the leisure activities listed below:

Banana boating, beach swimming,

Cricket, cycling (under 1,000m),

Fell walking, fishing (including deep sea),

Golf,

Hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo),

Jet skiing (no cover for Personal accident or Personal liability),

Marathon running, mountain biking,

Netball,

Orienteering,

Parascending over water,

Ringos, running,

Scuba diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a qualified instructor), snorkelling, surfing, swimming (pool - not open water swimming),

Trekking,

Wakeboarding, walking, water skiing, windsurfing,

Zorbing.

Hazardous Activities

There is no cover for any hazardous activity, defined as any activity that requires skill and involves increased risk of injury, *except* where these form part of a published activity arranged by or organised through the tour operator.

There is no cover for any professional sporting activity, or any kind of racing except racing on foot.

There is no cover for any kind of manual labour, defined as 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.

If you have not seen your chosen sport or activity listed, contact us as we may cover it.

We will confirm if any additional premium is necessary.

Please contact us on **02392 419 843** (9am-5pm Monday to Friday, closed Bank Holidays) to ensure you are properly covered