

Coach Plus Breakdown Insurance

Specialist cover for UK and Europe



Arranged by P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX
Underwritten by Union Reiseversicherung AG. UK Branch
Travel must take place within 1 year of the start date of **your** policy
Master Policy No. CPAKP40030 A & B

SCHEDULE OF BENEFITS

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

SECTION & COVER	LIMIT (up to)
1. Towing & Emergency Repairs	} £2,000 in all
2. Spare Parts Delivery	
3. Replacement Driver	
4. Repatriation of the Insured Vehicle	} £4,000 in all
5. Collection of the Insured Vehicle	
6. Hiring Replacement Vehicle	£7,500 (£1,250 per 24 hours)
7. Customs Duty Indemnity	£2,000
8. Passenger Assistance	£4,000 (£100 per person)
Maximum amount payable per insured vehicle for all claims in any one policy year	£25,000
Policy Excess (each and every claim)	£250

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IMPORTANT TELEPHONE NUMBERS

Customer services:	
P J Hayman & Company Limited	02392 419 050
Claims	02392 419 891

IMPORTANT INFORMATION

Thank **you** for taking out Coach Plus Coach Breakdown insurance with **us**. It is very important that **you** read the whole of this policy before **you** travel and make sure **you** understand exactly what is and is not covered and what to do if **you** need to claim. If **you** have any queries, please contact P J Hayman & Company Limited on **02392 419 050**.

Insurer

Your Coach Plus Coach Breakdown insurance is underwritten by Union Reiseversicherung AG. UK Branch.

How Your Policy works

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

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

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

This insurance applies for all trips declared to P J Hayman & Company Ltd. for eligible vehicles and trips of at least 24 hours duration and not exceeding 31 days and for which the premium has been paid. All such trips are the "insured journey" for the purpose of this Annual Multi-trip insurance.

Accurate and relevant information

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

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

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

Cancellation rights

If **your** policy does not meet **your** requirements, please notify the issuing agent or P J Hayman & Company Limited on **02392 419 050**, within **14** days of receiving **your** policy schedule and return all **your** documents for a refund of **your** premium. If during this **14** day period **you** have travelled, made a claim or intend to make a claim, then **we** can recover all costs that **you** have used for those services. Please note that **your** cancellation rights are no longer valid after this initial **14** day period.

Policy excess

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

Data Protection

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

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

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

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

Insurance Policy 2019/20

Financial Services Compensation Scheme (FSCS)

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

Governing law

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

Contracts (Rights of Third Parties) Act 1999

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

Expiry of your insurance cover

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

GEOGRAPHICAL AREA

You will not be covered if **you** travel outside the following areas:

UK

England, Scotland, Wales, Northern Ireland and the Isle of Man.

Europe

Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, **Channel Islands**, Corsica, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece (and the Greek Islands), Holland (Netherlands), Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Moldova, Monaco, Montenegro, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Ukraine, Vatican City.

DEFINITION OF WORDS

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

We/Our/Us	Union Reiseversicherung AG. UK Branch.
Accident	Road accident or accidental damage causing the insured vehicle to be immobilised or injury to the driver of the insured vehicle .
Breakdown	Electrical or mechanical breakdown, road accident , damage or destruction by fire or attempted theft or loss of keys which means the insured vehicle cannot be moved.
Channel Islands	Jersey, Guernsey, Sark, Alderney, Herm, Jethou, Brecqhou and Lihou.
Excess	You will be responsible for paying the first part of each and every claim. The amount you have to pay is the excess .
Home	The country where the insured vehicle is registered in the UK or the Channel Islands .
Insured/you/your	The Coach Company or Tour Operator or user/owner of the insured vehicle for whom this policy has been affected.
Insured's Address	The normal operating address or depot in the UK or the Channel Islands of the insured vehicle .
Insured Vehicle	Any passenger derived commercial vehicle registered in the UK or the Channel Islands of recognised manufacture which is not more than 7 years old at commencement of the journey (vehicles aged 8-15 years may be covered on application, but only when this is confirmed in writing) and for which cover has been purchased (except as notified to and agreed by P J Hayman & Company Limited in writing). The insured vehicle must be kept in a roadworthy condition and serviced in accordance with the manufacturer's specification and must not carry more than the recommended number of passengers.
Insurer	Union Reiseversicherung AG. UK Branch.
Journey	A trip that takes place during the period of insurance which begins when the insured vehicle leaves the insured's address to commence the trip and ends on return to the insured's address . Trips within your home country must be for at least one night's duration.
Period of Insurance	The cover starts at the start of the journey and finishes at the end of the journey . All cover ends on the expiry date shown on the policy schedule.

In no circumstances will the period start more than 24 hours prior to scheduled departure time or cease more than 24 hours after the scheduled return to the **insured's address**. Cover is automatically extended for up to one week if delays arise due to circumstances beyond the **insured's** control. Application must be made to P J Hayman & Company Ltd for any other extension, such extension will become effective only upon acceptance by, and payment to P J Hayman & Company Ltd of any additional premium due.

Relevant information

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

United Kingdom/UK

England, Scotland, Wales, Northern Ireland and the Isle of Man.

Section 1 Towing and Emergency Repairs

In the event of **breakdown**, **we** will pay up to the limit of indemnity for:

- the cost of towing the **insured vehicle** to the nearest repairer or safe storage place; or
- roadside assistance or labour charges incurred in respect of temporary repairs to the **insured vehicle** if following a **breakdown** these can be reasonably carried out to make the **insured vehicle** roadworthy.

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

Section 2 Spare Parts Delivery

In the event of **breakdown**, **we** will pay up to the limit of indemnity for the cost of locating and freighting of parts indispensable to the running of the **insured vehicle** not being available locally.

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

Section 3 Replacement Driver

If the original driver is incapable of continuing the **journey** due to **accident** or illness, **we** will pay up to the limit of indemnity for the travel costs of transporting a replacement driver.

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

Section 4 Repatriation of the Insured Vehicle

Should the occasion arise during the **period of insurance** whereby:

- it is considered that the **insured vehicle** cannot be repaired locally following a **breakdown**; or
- the repairs, if carried out locally to the **insured vehicle** cannot be completed within a period of **5** days; or
- the **insured vehicle**, having been stolen is recovered and is found to be legally and mechanically in an unroadworthy condition.

We will pay up to the limit of indemnity for:

- the transport of the **insured vehicle** to the **insured's address** or nominated repairer in the **home** country; and/or,
- the cost of storage charges of the **insured vehicle** pending its repatriation or, if applicable, its legal abandonment. If the estimated cost of repatriation of the **insured vehicle** exceeds the residual value thereof in the **home** country this insurance will only be responsible to pay the costs of legal abandonment and any customs duty which may be imposed following legal abandonment.

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

Section 5 Collection of the Insured Vehicle

Should the occasion arise during the **period of insurance** whereby:

- it is considered that the repairs, if carried out locally to the **insured vehicle** following a **breakdown** can be completed within a period of **5** days but not before the date the **insured vehicle** is due to return **home**; or
- the **insured vehicle**, having been stolen is recovered after the booked date to return **home** and is found to be legally and mechanically in a roadworthy condition.

We will pay up to the limit of indemnity for:

- the cost of travel expenses by rail for the **insured's** driver to return from the **home** country to the point of **breakdown** or storage in order to drive the **insured vehicle** to the **insured's address**; and
- the cost of storage charges of the **insured vehicle** pending its repair and subsequent collection.

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

Section 6 Hiring Replacement Vehicle

If the **insured vehicle** is rendered unserviceable for at least **4 hours** due to **accident** or **breakdown** we will pay up to the limit of indemnity for the cost of either:

- hiring a replacement vehicle; or
- transporting a replacement vehicle from the **home** country to the scene of the occurrence, and if appropriate the hire of a replacement vehicle until such vehicle arrives.

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

Section 7 Customs Duty Indemnity

We will pay up to the limit of indemnity any liability for the duty claimed if, due to circumstances outside the control of the **insured** as a result of **breakdown** or **accident**, the **insured vehicle** is not taken permanently out of the Foreign Country within a limited time after import, or there is any breach or non-observance of the import conditions which permit import for a limited time without payment of duty.

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

Section 8 Passenger Assistance

We will pay up to the limit of indemnity for the cost of overnight hotel accommodation (including breakfast) at any hotel not scheduled as an overnight stop and, if necessary transportation costs from the **insured vehicle** to suitable accommodation for passengers, driver and courier(s) resulting from:

- the vehicle being immobilised due to **accident** or **breakdown** for at least **4 hours**; or
- the only available driver being prevented from driving due to accidental bodily injury or illness.

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

CONDITIONS

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

- Other Insurances** - if at the time of any claim arising under this policy there is any other existing insurance, manufacturers warranty scheme or **breakdown** cover covering the same liability **we** will not be liable to make any payment.
- Reasonable Care** - the **insured** must exercise reasonable care to prevent loss or damage and at all times act as if uninsured.
- Vehicle Condition** - the **Insured Vehicle** shall be kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's instructions and shall be thoroughly serviced before each **journey** and records kept of all work carried out. Such records to be available to P J Hayman & Company Limited on request.
- Replacement Vehicles** - any replacement vehicle hired shall be used for the sole purpose of continuing the trip or to complete the tour programme including prearranged excursions.
- Fraud** - we will cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- Declared number of trips** - the premium is based on the total number of estimated days the **insured** has vehicles abroad. This is adjustable at the end of the period of cover (as shown on the policy schedule) in line with the actual number of days travelled but subject to a minimum annual premium.
- You** support any claim with the correct documentation as laid out for the individual section.
- Submit any dispute arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **UK** or the **Channel Islands**.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of **your** policy.

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

- The first **£250** of each and every claim.
- Relevant information** that **you** knew about before **you** travelled, unless **we** agreed to it in writing;
- 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.
- The fear of an epidemic, pandemic, infection or allergic reaction.
- You** travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign and Commonwealth Office at the time of **your** departure.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.

- Any currency exchange rate changes.
- The operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking or any deliberate or criminal act by an **insured-person**.
- Loss of earnings, additional hotel costs, visas, additional vehicle hire, additional parking fees, kennel/cattery fees or any other loss, unless it is specified in the policy.
- Any trip where **you** have no pre-booked return ticket or cannot prove **your** intention to return to **your home** country.
- Any expenses that would have been incurred in the normal course of the **journey**.
- Any liability whatsoever arising from the use of vehicles more than **7 years** old at the commencement of the **journey** (vehicles aged **8 -15 years** may be covered if agreed by **us** in writing, prior to the **journey** commencing).
- Any mechanical defect, failure or breakage resulting from seizure due to lack of oil or water.
- Any cost arising from filling the **insured vehicle** with the incorrect or contaminated fuel.
- Any electrical or mechanical fault of the **insured vehicle** which keeps happening.
- The cost of any fuel or oil used.
- Theft of any possessions left in or on the **insured vehicle**.
- Any sundry expenses, for example telephone or mobile phone calls or faxes.

MAKING A CLAIM

If **you** need to make a claim please contact the Coach Plus Claims Department.

Telephone: **02392 419 891** (open 9am-5pm Monday to Friday, closed Bank Holidays), or Email: **claims@pjhayman.com** and ask for a claim form, or

Write to:

P J Hayman & Company Limited
Coach Plus Claims Department
Stansted House
Rowlands Castle
Hampshire PO9 6DX

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

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

For all claims

- Copy of itinerary showing the dates and times of travel.
- Original receipts and accounts for all expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- PCV Maintenance and Schedule and Record Form
- PSV Inspection and Rectification Report
- Copy of the vehicles service history book and MOT certificate.
- As much evidence as possible to support **your** claim.

MAKING A COMPLAINT

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

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

Customer Insights Manager
URV

1 Tower View
Kings Hill
West Malling ME19 4UY

Telephone: **0203 829 6604**

Email: **complaints@tifgroup.co.uk**

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

Complaints relating to the sale of the policy

The Customer Services Manager
P J Hayman & Company Limited
Stansted House
Rowlands Castle
Hampshire PO9 6DX

Email: **customerservices@pjhayman.com**

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

Their address is Exchange Tower, London E14 9SR

Their telephone advice line is:

0300 123 9123 (freephone number for mobile users) or

0800 023 4567 (freephone number for a landline).

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

Website: www.financial-ombudsman.org.uk

Online sales only:

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

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

This insurance is arranged by P J Hayman & Company Limited

P J Hayman & Company Limited, Registered Address: Stansted House, Rowlands Castle, Hampshire PO9 6DX Registered No: 2534965

P J Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority (FCA)

Coach Plus Coach Breakdown insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland
Registered in England & Wales. Company No. FC024381 Branch No. BR006943

A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority
and in the Republic of Ireland by the Insurance Regulator

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

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

Registered Office: 1 Tower View, Kings Hill, West Malling ME19 4UY

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority