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Product: Coach Plus - Breakdown Insurance - Annual Multi-trip Policy

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

What is this type of insurance?

This is a breakdown insurance policy.



What is insured?

The policy covers up to the following:

✓ Towing & Emergency Repairs	}	£2,000 in all
✓ Spare Parts Delivery		
✓ Replacement Driver		
✓ Repatriation of the Insured Vehicle	}	£4,000 in all
✓ Collection of the Insured Vehicle		
✓ Hiring a Replacement Vehicle		£7,500
✓ Customs Duty Indemnity		£2,000
✓ Passenger Assistance		£4,000

The maximum amount payable per vehicle for all claims in any one policy year: £25,000.



What is not insured?

- ✗ Excesses apply and are shown in the Insurance Policy - you are responsible for paying this amount in the event of a claim.
- ✗ Trips which have begun before your policy cover start date.
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you cannot travel.
- ✗ Vehicles over 7 years at the commencement of the journey (vehicles aged 8-15 years may be covered on application, but only when this is confirmed in writing).
- ✗ Trips longer than 31 days.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ Theft of any possessions left in or on the insured vehicle.
- ✗ The cost of fuel or oil used.



Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule.
- ! Unless agreed with us there will be no cover for travel to an area that is classified by the FCO as 'Advise against all travel or Advise against all but essential travel'.
- ! Relevant information that you knew about before you travelled, unless we agree to it in writing.
- ! The insured vehicle must 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 the records kept of all work carried out.



Where am I covered?

IMPORTANT: this will depend on your needs - the cover you chose is shown on your Policy Schedule. We have two options available to you; please visit www.pjhayman.com/corporate-insurance/coach-plus-breakdown/ or call on **0239 241 9050** for full definitions:

- Europe
- UK



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- Premiums must be paid on time.
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply.

The initial premium will be based on an estimated number of days the vehicles will be travelling during the period of cover - adjusted at the end of the year, in line with the actual number of days travelled but subject to a minimum annual premium.

All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

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



When does the cover start and end?

Annual Multi-trip travel insurance, covers a period of one year.



How do I cancel the Contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by calling P J Hayman & Company Ltd on **0239 241 9050** within 14 days of purchase to obtain a full refund of the premium paid.

Please note that your cancellation rights are no longer valid after this initial 14 day period.