

# Coach Plus Staff Annual Multi-trip Specialist Travel Insurance for Coach Company Staff



Arranged by P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX  
Underwritten by Union Reiseversicherung AG. UK Branch  
Master Policy No. CPBKP40030 A & B

This policy was not designed to cover known or publicly announced events. As such, except for Section 1 - Medical & Emergency Expenses, there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of these.

There is no cover under this policy if **you** purchased this insurance with the reasonable intention or likelihood of claiming.

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

## 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)	Excess
1. Medical & Emergency Expenses	£5,000,000	£75
2. Emergency Replacement Expenses	£5,000	£75
3. Personal Possessions & Personal Money	£1,500	£75
4. Coach Operator Monies & Documents	£1,500	£75
5. Accidental Death & Capital Sums Benefit	£10,000	Nil

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## IMPORTANT TELEPHONE NUMBERS

### Customer services:

P J Hayman & Company Limited **02392 419 050**  
Monday to Friday 9am-5pm, closed Bank Holidays

### 24-hr emergency assistance

*tifgroup-assistance*

Outside **your home** country **+44 (0) 203 829 6745**  
Within **your home** country **0203 829 6745**

### Claims department

**02392 419 891**  
Monday to Friday 9am-5pm, closed Bank Holidays

## IMPORTANT INFORMATION

Thank **you** for taking out Coach Plus Staff travel insurance with **us**.

**This Annual Multi-trip insurance applies for all coach drivers and accompanying staff employed or contracted to the insured coach operator as declared to P J Hayman & Company Ltd, who are eligible to be covered and for whom the premium has been paid. All such persons are the 'insured person' for the purpose of this insurance.**

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 Ltd on **02392 419 050**.

**You should keep a copy of this wording with you when travelling as the information contained herein will assist in the event of an emergency or claim.**

### 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 person**. **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.

### Insurer

**Your** Coach Plus Staff Annual Multi-trip travel insurance is underwritten by Union Reiseversicherung AG. UK Branch.

### 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**.

### Cancelling your policy

- 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 advise **us** within 14 days of purchase for a full refund to be considered.
- Should **you** wish to cancel **your** policy outside of the 14 day cooling off period, provided **you** have not made a claim on the policy (irrespective of whether **your** claim was successful or not) and **you** confirm in writing that there is no claim pending, should **you** choose to cancel, **we** will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation.

Insurance Policy 2020/21

## 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 **insured person**, for each section, 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 tifgroup). 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](http://www.pjhayman.com/documents/PJH_Privacy_policy.pdf)

## 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](http://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.

## IMPORTANT - MEDICAL CONDITIONS

All claims are excluded where at the time of booking **your journey** or taking out this insurance:

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) is travelling against the advice of a **doctor** or a medical professional such as **your** dentist or where they would have been if they had sought their advice before beginning the **journey**; or
  - iii) knows that they will need treatment or consultation at any medical facility during the **journey**; or
  - iv) 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.

**Pregnancy** - our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst **you** are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, a Termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.

Please note **we** will not cover denial of boarding by **your** carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking **your journey** **you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that **journey**; no cover will be provided for cancellation in the event that, after booking **you** discover travel is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

## IN CASE OF A SERIOUS EMERGENCY

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

### IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating **doctor** to provide emergency treatment, management or care is a clear breach of an established duty of care.

### YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745

Whilst the actual medical care **you** receive is in the hands of the local **doctors** treating **you**, **we** can obtain the medical information **we** need from them to establish what is wrong, as well as their treatment and discharge plans. **We** can support **you** in the event **you** are admitted to a facility that may not be suitable for **your** clinical needs or where there are concerns over practice.

**We** will then advise on, and can put in place, suitable **repatriation** plans to get **you home** as soon as it is medically safe to do so. **We** will liaise with the treating **doctor** to get a 'fit to fly' certificate when needed, and with aero-medical experts who will advise on both the timing and method of **repatriation** that is best suited to **your** individual needs and **your** recovery.

## IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

### Medical Treatment

- There is no cover for:
  - routine, non-emergency or elective treatment;
  - or treatment that can wait until **you** return home.
- **Our doctors** are not treating **you**; they are not responsible or in control of the clinical care **you** are receiving in a medical facility.
- In some instances, **you** may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS - emergency service rooms can be busy at certain times and so it is possible **you** may have to wait as **you** would in **your** local NHS hospital unless **you** require critical care.
- Once **you** are discharged from hospital this does not always mean **you** are 'fit to fly' home - for example, if **you** were in the **UK** and suffered the same injury/illness, then **you** would not consider flying out on holiday so soon after surgery/treatment/incident.

### Repatriation (bringing you home)

- Coming home straight away is not always an option even if **you** are considered 'fit to fly' by the treating **doctor**.
- **We** have a medical team with experience in aviation medicine who will advise on both the timing and method of **repatriation** which is best suited to **your** individual needs and **your** recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if **your** health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the **UK**, if treatment is not possible where they are.

## OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

### For a Non-Urgent Medical Situation

That is something **you** would normally see **your doctor** or minor injuries unit for, so **you** don't need to attend hospital but **you** do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on **your** foot? **We** have teamed up with 'Medical Solutions UK Ltd', who offer **UK** registered **doctors** who give medical support and assessment over the phone and are able to prescribe globally. This means **you** can quickly access support with minor ailments without disrupting **your trip** too much. **You** can access this facility free of charge by calling: **+44 161 468 3793**.

### YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating **doctor** to provide emergency treatment, management or care is a clear breach of an established duty of care.

## Optimal Care

In **our** experience the access to the best **doctors**, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but **we** have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment **you** are unlikely to find occurring in state facilities. If **you** would like to know more about **our** approach to best medical care overseas and **repatriation** planning, please visit **our** website <https://philosophies.tifgroup.co.uk/>

**In the event that you do receive out-patient treatment when you are travelling:**

**In European Union Countries** – if **you** present yourself at a public facility **you** should show your EHIC.

*Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and **your** standard policy excess will be waived from any claim **you** may make. If **you** are unable to use the EHIC, **you** will have to pay the medical facility and submit a claim when **you** get home, the policy excess will then be applied.*

**In Turkey, Cyprus, Egypt and Bulgaria** – **we** utilise the services of ChargeCare International who can arrange for the bill to be paid directly. **You** simply fill in a ChargeCare form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to ChargeCare for payment. More information can be found here [www.chargecare.net](http://www.chargecare.net)

**Everywhere else in the world** – if there is not suitable public facility that will treat **you** free of charge, **you** can pay the medical facility and retain all receipts so that **you** can make a claim when **you** get home.

**PLEASE NOTE:** If the costs are likely to exceed **£500** or **you** are admitted to hospital, **you** should call **us** on **+44 (0) 203 829 6745**.

## RECIPROCAL HEALTH ARRANGEMENTS

### European Health Insurance Card (EHIC)

The EHIC allows **you** to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge, provided **you** are a **UK resident** (please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC).

**You** must carry it with **you** when travelling abroad. Remember to check **your** EHIC is still valid before **you** travel. Applying on [www.ehic.org.uk](http://www.ehic.org.uk) for the card is free and it is valid for up to five years.

If **your** EHIC is accepted whilst obtaining medical treatment abroad **your** policy excess will be reduced to NIL (with the exception of any increased excess relating to declared **medical conditions**).

If **you** are travelling outside the EEA then there are some countries that have reciprocal agreements with the **UK** and these can be found on:

[www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx](http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx)

## GEOGRAPHICAL AREA

**UK and European trips** (including trips to and from the **UK** ports):

Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, **Channel Islands**, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece (and the Greek Islands), Holland (Netherlands), Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, **United Kingdom**, Vatican City (excluding travel to Libya, Lebanon, Israel and Syria).

## 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.

<b>Channel Islands</b>	Jersey, Guernsey, Sark, Alderney, Herm, Jethou, Brecoqhou and Lihou.
<b>Cruise</b>	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on seas or oceans that may include stops at various ports.
<b>Doctor</b>	A general practitioner, consultant or specialist.
<b>Drones</b>	Un-manned aerial vehicles that belong to or being used by <b>you</b> .
<b>Duty free</b>	Any items purchased at duty free (including but not limited to tobacco products, alcohol, perfumes, cosmetics).
<b>Excess</b>	The amount <b>we</b> will deduct for each <b>insured person</b> , for each section, for each claim incident.
<b>Gadgets</b>	A handheld consumer electronic device such as mobile phones, tablets, iPads, kindles, satnavs, cameras, lenses, camcorders, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players, iPods and <b>laptops</b> .
<b>Home</b>	<b>Your</b> usual place of residence in the <b>UK</b> or the <b>Channel Islands</b> .

<b>Insurer</b>	Union Reiseversicherung AG. UK Branch.
<b>Insured person/you/your</b>	Any person declared as being eligible to be covered and for whom the premium has been paid.
<b>Journey</b>	A trip for which a booking such as transport or accommodation has been made, which begins when <b>you</b> leave <b>home</b> or <b>your</b> place of business and ends on <b>your</b> return (i) to <b>your home</b> or <b>your</b> place of business at the end of <b>your</b> trip, or (ii) following <b>your repatriation</b> .
<b>Laptop</b>	Portable computer suitable for use whilst travelling.
<b>Manual labour</b>	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.
<b>Medical condition</b>	Any disease, illness or injury, including any psychological conditions.
<b>Money</b>	Cash, cheques, money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets and ski passes.
<b>Period of insurance</b>	The cover starts at the start of <b>your journey</b> and finishes at the end of <b>your journey</b> . All cover ends on the expiry date shown on <b>your</b> policy schedule. In no circumstances will the period start more than 24 hours prior to booked departure time or cease more than 24 hours after booked return to <b>your home</b> country. Cover is automatically extended up to one week if necessitated by public transport delays but 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 Limited of any additional premium due.
<b>Personal possessions</b>	Each of <b>your</b> suitcases, trunks and similar containers (including their contents) and articles worn or carried by <b>you</b> (including <b>drones</b> , <b>your valuables</b> and passport).
<b>Relative</b>	Spouse or partner (who <b>you</b> are living together with), parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).
<b>Relevant information</b>	A piece of important information that would increase the likelihood of a claim under <b>your</b> policy
<b>Repatriation</b>	The return of someone named on the policy to their <b>home</b> , a hospital, nursing home or funeral director in the <b>UK</b> or the <b>Channel Islands</b> , as arranged by <i>tifgroup-assistance</i> .
<b>Resident</b>	A person who has their main <b>home</b> in the <b>UK</b> or the <b>Channel Islands</b> .
<b>United Kingdom/UK</b>	England, Scotland, Wales, Northern Ireland and the Isle of Man.
<b>Valuables</b>	Television equipment, radios, CD players, audio equipment, computer equipment / accessories, hard drives, flash drives, binoculars, telescopes, antiques, jewellery, <b>gadgets</b> , watches (only meaning a traditional watch such as analog, automatic or digital), precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, or Compact Discs.
<b>We/our/us</b>	Union Reiseversicherung AG. UK Branch.

## YOUR INSURANCE COVER

### Section 1 – Medical & Emergency Expenses (up to £5,000,000)

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£500** **we** must be told immediately - see under the heading 'In Case of a Serious Emergency' on pages 2-3 for more information.

#### What you are covered for:

**We** will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured or taken ill during **your journey**.

#### Cover outside your home country

- In respect of:
  - medical and hospital treatment (including expenses for emergency dental treatment, up to **£300**, for the immediate relief of pain).
  - emergency medical **repatriation**.
  - funeral costs in the place where **you** die outside **your home** country, or the cost of transporting the body or ashes to the **insured person's** former **home** address.
- reasonable additional accommodation and travel (including return to **your home** country which, following serious accident or illness, is deemed necessary by **us** or **our** authorised representative).

- c) reasonable additional accommodation and travel costs for 1 other person who stays or travels with **you** or to **you** from **your home** country on medical advice.

#### What you are not covered for:

- The first **£75** of each and every claim per person.
- Any circumstance stated under Important – Medical Conditions on page 2.
- The cost of medical, dental, hospital and nursing fees incurred and/or medical requisites prescribed in **your home** country.
- The cost wherever prescribed of any prosthesis, contact or corneal lenses, spectacles, hearing aids and cosmetic surgery.
- Emergency dental work costing more than **£300**.
- Repairs to or for the provision of dentures, crowns or veneers.
- Any dental work involving the use of precious metals.
- Any dental work or treatment which could wait until **your** return to **your home** country.
- Any expenses or fees (over **£500**) for in-patient treatment or **repatriation** which have not been notified to and agreed by **tifgroup-assistance**.
- The cost of treatment, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital.
- Any form of treatment, which in the opinion of the **doctor** in attendance and **our** medical advisers, can reasonably be delayed until **your** return to **your home** country.
- Medication, which at the time of departure is known to be required or to be continued outside **your home** country.
- Any costs incurred 12 months after the date of your death, injury or illness.
- Any additional costs arising from single or private room accommodation.
- Additional hotel accommodation expenses which exceed the standard originally booked.
- Additional flights which exceed the standard of that originally booked unless medically necessary and agreed with **tifgroup-assistance**.
- Any costs for food or drink.
- The cost of bringing **you home** before **we** consider it clinically suitable and there is appropriate medical treatment available locally.
- Medical costs in excess of fair and reasonable level of charging.

#### Anything caused by:

- any claim where **you** went against Foreign, Commonwealth & Development Office (FCDO), government, local authority or medical advice relating to any infectious disease *including* COVID-19;
- any claim where the risk associated with bringing **you home** is greater than the risk of **you** remaining in resort;
- any claim where **your** return **home** would present unnecessary risk to other travellers.

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

## Section 2 – Emergency Replacement Expenses (up to £5,000)

#### What you are covered for:

In the event of an **insured person** sustaining or contracting, during the **period of insurance**, bodily injury or illness which prevents him/her from driving or carrying out the duties required of an insured accompanying staff member *or* the **insured person** necessarily having to return **home** due to the serious accident or injury of a **relative**, **we** will pay accommodation and travel expenses necessarily and reasonably incurred to transport a replacement driver/staff member to the coach to enable the **journey** to continue (including additional salary costs up to **£150** per 24 hours, **£1,500** in total).

The total payments in respect of any one **insured person** will not exceed **£5,000** any one event.

#### What you are not covered for:

- Anything mentioned under the heading 'What you are not covered for' within Section 1 - Medical & Emergency Expenses.

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

## Section 3 – Personal Possessions and Personal Money (up to £1,500)

#### What you are covered for:

In the event of the **personal possessions** or personal **money** of an **insured person** being accidentally lost or damaged during the **period of insurance** **we** will pay for the amount of the loss up to **£1,500**, but subject to a maximum of:

1. **£200** in respect of any one article, pair or set.
2. **£200** in total in respect of **valuables**.
3. **£200** in respect of personal **money**.

**Note:** it will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted. Details are shown at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

#### What you are not covered for:

- The first **£75** of each and every loss per person.
- A claim for more than 1 mobile phone per **insured person**.
- A claim for sim cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
- The usage of, or damage to, **drones**.
- Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
- Damage caused by moth, vermin or normal wear and tear.
- Loss or damage to spectacles or sunglasses, and breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft or accident to the vessel, aircraft or vehicle in which they are being carried.
- Loss, theft or damage to **duty free** items.
- Car keys, car parts or car accessories that are specifically designed for the use in or on a motor vehicle.
- Loss of or damage to: sports equipment whilst in use, stamps, deeds, samples etc, damage to luggage unless rendered unusable (verification by supplier required), contact / corneal lenses, dentures, jewellery lost while swimming (other than wedding ring).
- Accidental loss of or theft of or damage to property left unattended, other than whilst:
  1. left out of sight in **your** locked accommodation or in a hotel safe or safety deposit box (if one is available);
  2. in a locked boot or locked and covered luggage compartment of a motor vehicle provided that;
    - a) there is evidence of forcible and violent entry to such vehicle;
    - b) property stolen from unattended locked motor vehicles during the hours 9pm to 6am (local time) where the item is in excess of **£50**.
- No cover shall apply in respect of unattended money or unattended **valuables** at any time;

**Note:** the intention of the policy is not to insure items that can be seen.

- Any loss or theft of property not reported to the Police within 24 hours of discovery (a police statement must be obtained).
- Loss or damage due to delay or confiscation by Customs or other officials.
- Any loss of money due to depreciation in value, currency changes or shortages caused by any error or omission.
- Loss or theft of traveller's cheques where the issuer provides a replacement service.

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

## Section 4 – Coach Operator Monies and Documents (up to £1,500)

#### What you are covered for:

In the event of **money** or documents belonging to the coach tour operator being accidentally lost, damaged or stolen during the **period of insurance** **we** will pay for the amount of the loss up to **£1,500** but subject to a maximum of **£750** in respect of cash. **We** will also pay reasonable additional expenses necessarily incurred in obtaining replacement documents whilst overseas.

#### What you are not covered for:

- Anything mentioned under the heading 'What you are not covered for' within Section 3 - Personal Possessions and Personal Money.

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

## Section 5 – Accidental Death & Capital Sums Benefit (£10,000)

#### What you are covered for:

**We** will pay **you** or **your** Personal Representative the amount of **£10,000** if **you** sustain accidental bodily injury whilst on **your journey** which shall solely and independently of any other cause result in death from outward violent visible means.

#### Definition:

**Injury** - an identifiable injury caused solely and directly by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

#### What you are not covered for:

No benefit shall be payable unless death occurs within **12** calendar months from the date of **injury**.

**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:

- You** are a **resident** of the **UK** or the **Channel Islands**.
- Your journey** must start and end in the **UK** or the **Channel Islands**.
- You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- You** have a valid policy schedule.
- You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a Claim' for more information.
- You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- You** support any claim with the correct documentation as laid out for the individual section.

### We have the right to do the following

- Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- Take over and deal with, in **your** name, any claim **you** make under this policy.
- Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- Not accept liability for costs incurred after the date the treating **doctor** and **our** medical advisers agree **you** should return to **your home** country, if **you** refuse to be repatriated.
- Not to pay any claim on this policy (except under section 5 - Accidental death & capital sums benefit) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
- Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom** or the **Channel Islands**.

## GENERAL EXCLUSIONS

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

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

- Relevant information** that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
- The fear of an epidemic, pandemic, infection or allergic reaction.
- You** travelling to an area that is classified as advise against all or all but essential travel by the Foreign, Commonwealth & Development Office (FCDO).

For example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2.

- There is **no cover** under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARS-COV-2 or any pandemic or fear or threat of any the above. Except for Section 1 - Medical & Emergency Expenses. This will only apply if **you** did not travel against the published advice of the Foreign, Commonwealth & Development Office (FCDO), any local government, local authority or the World Health Organization (WHO).
- If **you** purchased this insurance with the reasonable intention or likelihood of claiming.
- 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**.
- Any claim arising under this policy that has arisen as a result of **your** failure to follow any medical advice or guideline regarding any recommended inoculations or medication considered necessary for **you** to have for **your journey**.
- Your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life).
- We** will not pay for the following:

- Anything caused by **you**:
  - causing damage or injury on purpose;
  - breaking the law;
  - piloting or travelling in an aircraft where **you** or the pilot are not licensed to carry passengers;
  - not following the laws of the country or local authorities.

- Anything caused by **you**, a **relative** or staff member being under the influence of:
  - drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
  - alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine);
  - solvents; or
  - anything relating to **you**, a **relative** or staff members prior abuse of drugs, alcohol or solvents.

**12. You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate at **home**.

**13. You** travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications.

**Note:** **you** can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>

**14.** Any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.

**15.** The usage of **drones**.

**16. Manual labour.**

**17. In respect of all sections other than section 1 - Medical & Emergency Expenses**

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.

**18.** If **you** choose not to adhere to medical advice given any claims related to this will not be paid.

**19.** Any claim where **you** have travelled against the advice of **your doctor** or a medical professional such as **your** dentist.

**20.** All medical bills and correspondence relating to them must be sent to **us** directly, **you** should not pay them or respond to them at all.

**B. This insurance will not cover:**

- Your** trip being a **cruise**, unless the appropriate additional premium has been paid.
- Cargo or container ship travel.
- Loss of earnings, additional hotel costs, visas, additional car 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.
- A one-way trip.

## 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](mailto:claims@pjhayman.com) and ask for a claim form, or

Write to: Coach Plus Claims Department, P J Hayman & Company Limited 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**.

**Note:** any and all correspondence relating to medical bills to be paid should be sent to **us** with **your** claim form, or if received afterwards sent on to **us** quoting **your** claim reference number.

**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.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

**Medical expenses / replacement expenses**

- Always contact [lifegroup-assistance](#) when **you** are hospitalised, require **repatriation** or replacement, or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- We** will pay a maximum of **£80** to **your** GP for medical records/completion of a medical certificate, that have been requested by **us**.

**Personal possessions and money / Coach operator monies and documents**

- Report loss or theft to the police within 24 hours of discovery and ask them for a written police report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal effects.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.

**Accidental death & capital sums benefit**

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the **injury** and treatment given, including hospital admission/discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate.

**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.

Postal address: Exchange Tower, Harbour Exchange, London E14 9SR  
Customer Helpline: **0800 023 4567**  
Website: **www.financial-ombudsman.org.uk**  
Email: **complaint.info@financial-ombudsman.org.uk**

Other ways to get in touch:  
(18002) 020 7964 1000 - calls using next generation text relay  
0300 123 9 123 - calls to this number cost no more than calls to 01 and 02 numbers

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  
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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  
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