

Coach Breakdown Insurance

Insurance Product Information Document

Coach Plus Breakdown Insurance

Specialist cover for UK and Europe

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

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.
- ✗ Unless agreed with us there will be no cover for travel to an area that is classified by the Foreign, Commonwealth & Development Office (FCDO) as advise against all or all but essential travel. 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.
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming.



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.
- ! 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 - there is no cover for trips booked or travel to a destination outside the area of cover 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

You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all or all but essential travel. For further details visit: www.gov.uk/fcdo



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 advise us within 14 days of purchase for a full refund to be considered.
- We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day 'cooling off' period, provided you have not travelled or claimed, or intend to make a claim, on the policy. If we agree to a refund, then we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation.