

# Coach Staff Insurance

## Insurance Product Information Document

# Coach Plus

## Staff Annual Multi-trip

Specialist Travel Insurance for Coach Company Staff

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 - Staff 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 travel insurance policy.



#### What is insured?

Our Staff Annual Multi-trip policy covers up to the following, if:

✓ You need emergency medical treatment	£5,000,000
✓ You need to be replaced in an emergency	£5,000
✓ Your possessions or money are lost, stolen or damaged	£1,500
✓ Coach Operator money or documents are lost, stolen or damaged	£1,500
✓ You suffer death following an accident	£10,000



#### What is not insured?

- X Excesses apply on the policy and are shown in the Insurance Policy - you are responsible for paying this amount in the event of a claim.
- X Existing medical conditions where you are not able to comply with the Important Medical statement as detailed within the Insurance Policy.
- X Dental treatment other than to alleviate sudden pain.
- X Trips which have begun before your policy cover start date.
- X Events or situations you know about before taking out a policy or booking a trip which could mean you cannot travel.
- X Claims caused by alcohol, drugs or substance abuse.
- X Trips longer than 31 days.
- X Natural damage (e.g. wear & tear or from weather).
- X Any trip involving a cruise, unless the appropriate additional premium has been paid.
- X Any trip involving cargo or container ship travel.
- X There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming.
- X Unless agreed with us there will be no cover for travel 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.
- X 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).



#### Are there any restrictions on cover?

- ! This is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked.
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation.



## Where am I covered?

**IMPORTANT:** there is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule.

UK and European trips (including trips to and from the UK ports) please visit [www.pjhayman.com/corporate-insurance/coach-plus-driver/](http://www.pjhayman.com/corporate-insurance/coach-plus-driver/) or call on **0239 241 9050** for full definitions.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth & Development Office (FCDO) has advised against all or all but essential travel. For further details, visit: [www.gov.uk/fcdo](http://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.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.



## When and how do I pay?

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