

# Longstay & Backpacker

## extended stay travel insurance



## Key features:

An essential policy for those taking extended trips abroad such as a gap year or round the world trip

### Three levels of cover to choose from

**Backpacker** provides essential cover for cancellation, curtailment, personal possessions, emergency medical expenses, personal liability and personal accident.

**Longstay** provides higher limits and additional cover for gadgets, departure delay, missed departure, possessions delayed in transit, personal money & travel documents and legal advice & expenses.

**Longstay PLUS** all the benefits provided by the standard Longstay cover but also includes Consular Assist cover.

See opposite for details of the cover and limits.

### Consular Assist cover (Longstay PLUS only)

Provides emergency assistance in situations such as your passport being stolen, or if a member of your family at home becomes ill.

Consular Assist gives you the reassurance of knowing that even when you're miles from home, you are only moments from help, providing you with advice and support from Embassy-trained staff 24 hours a day, 365 days a year.

### Gadget cover (Longstay & Longstay PLUS only)

We will provide insurance during the period of cover for theft, accidental damage (including liquid damage); loss; breakdown and unauthorised call/data use for your gadgets including: Mobile Phones; iPads; Tablets; Cameras; Laptops; Portable Gaming Consoles; iPods/MP3 Players; E-readers/Kindles; Smart Watches; Sat Navs and Portable DVD Players, purchased as new or in the case of refurbished items purchased directly from the manufacturer by you in the UK or the Channel Islands, that is no more than 3 years old at the point of policy purchase.

### Trips covered up to 18 months

Longstay, Longstay PLUS & Backpacker provide cover for single trip travel for periods from 1 month up to a maximum duration of 18 months.

### 'Stop-over' cover

Longstay, Longstay PLUS & Backpacker automatically provides for 'stop-overs' of up to 7 days maximum in a higher rated area e.g. travelling to New Zealand via the USA.

### Return home at no extra charge!

For those wishing to break their trip midway, Longstay, Longstay PLUS & Backpacker allows you to return home, say, at Christmas or Easter for up to two trips, each up to a maximum of 21 days per trip during the policy period.

**Note:** Cover is suspended during the period at home.

### FREE sports and activities cover

A wide range of sports and activities are included free of charge under Longstay, Longstay PLUS & Backpacker. See Activity Pack 1 on page 2.

### Optional covers available at an additional premium:

#### Additional activity extension

Other sports and activities, not included in Activity Pack 1 on page 2, may be covered on payment of an additional premium.

#### Excess waiver

The standard excess can be reduced to 'nil' by paying an additional premium of £15 per person (£30 for Family cover). Note: the excess would still apply for Gadget cover and where any additional excess has been imposed following a call to Travel Administration Facilities to declare a medical condition.



Be Travel Aware with the latest advice from the Foreign and Commonwealth Office.

## Summary of Cover

This is a summary only. Full terms, conditions and exclusions can be found in the policy wording, a copy is available from your Broker/Agent or P J Hayman & Company. Alternatively, please visit [www.longstaycover.co.uk](http://www.longstaycover.co.uk)

**Please note:** if you purchase Longstay or Longstay PLUS cover, mobile phones will be covered under the Gadget section of the policy. SIM cards, prepayment cards and mobile accessories are not covered under this policy.

| Policy section   | Backpacker policy (up to)   | Longstay policy (up to)   | Longstay PLUS policy (up to)  | Excess*                                  |
|--|---|---|---|--|
| <b>Pre-Travel Policy</b>   |   |   |   |  |
| Cancellation charges   | £1,000  | £2,500  | £2,500  | £75**                                    |
| <b>Travel Policy</b>   |   |   |   |  |
| Departure delay  | no cover  | £20 after first full 12 hours<br>£10 after following full 12 hours<br>a maximum of £100                               | £20 after first full 12 hours<br>£10 after following full 12 hours<br>a maximum of £100                               | Nil                                      |
| Missed departure<br>Abandonment (after 24 hrs)                                 | no cover<br>no cover  | £1,000<br>£2,500  | £1,000<br>£2,500  | Nil<br>£75                               |
| Personal possessions   | £100 for each individual item<br>no cover for valuables<br>a maximum of £500 in total                                 | £250 for each individual item<br>total of £250 for all valuables<br>a maximum of £2,000 in total                      | £250 for each individual item<br>total of £250 for all valuables<br>a maximum of £2,000 in total                      | £50                                      |
| Possessions delayed in transit for more than 12 hours                          | no cover  | essential items up to £100  | essential items up to £100  | Nil                                      |
| Personal money   | no cover  | £250 in cash on your person<br>£500 in total  | £250 in cash on your person<br>£500 in total  | £50                                      |
| Loss of passport & travel documents  | no cover  | travel & accommodation costs necessary to replace your lost travel documents up to £250                               | travel & accommodation costs necessary to replace your lost travel documents up to £250                               | Nil                                      |
| Emergency medical expenses outside your home country<br>State hospital benefit | £2,000,000<br>£200 (£10 for each full 24 hrs) if you are confined to bed in a state hospital                          | £5,000,000<br>£400 (£20 for each full 24 hrs) if you are confined to bed in a state hospital                          | £5,000,000<br>£400 (£20 for each full 24 hrs) if you are confined to bed in a state hospital                          | £75<br>Nil                               |
| Curtailment (cutting short your trip)  | £250 for additional costs of transport and accommodation to return you to your overseas international departure point | £500 for additional costs of transport and accommodation to return you to your overseas international departure point | £500 for additional costs of transport and accommodation to return you to your overseas international departure point | £75                                      |
| Personal liability   | £1,000,000  | £2,000,000  | £2,000,000  | £250 property damage<br>£50 other claims |
| Accidental death & disability benefit  | £5,000***   | £15,000***  | £15,000***  | Nil                                      |
| Legal advice and expenses  | no cover  | £25,000   | £25,000   | £50                                      |
| Consular assist cover  | no cover  | no cover  | Insured incident  | Nil                                      |
| Gadget cover   | no cover  | £1,000  | £1,000  | £50                                      |

\* All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. If you have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim. Note: the Excess would still apply for Gadget cover and where any additional Excess has been imposed following a call to Travel Administration Facilities to declare a medical condition.

\*\* Cancellation charges - for deposit only claims the Excess is reduced to **£25**.

\*\*\* Cover for accidental death is reduced to **£1,000** if your age is under eighteen (18) years at the time of the incident.

## Sports and Activities

**Activity Pack 1 - automatically covered without additional premium**

Abseiling, Angling, Animal Sanctuary/Refuge Work, Archery, **Balloon**ing - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Beach Games, Beach Swimming, Body Boarding, Bridge Swinging, Bungee Jumping, **Camel** Trekking, Canoeing (excluding white water), Catamaran Sailing (inshore), Climbing, Cricket, Cycle Touring/Cycling (under 1,000m), Dancing, Deep Sea Fishing, Diving, Driving Any Motorised Vehicle, **Elephant** Trekking (UK booked), Fell Running, Fell Walking, Fishing, Flying as a passenger (private/small aircraft/helicopter) and for no other purpose, Football, Fruit or Vegetable Picking, **Gliding** (learning non competition), Golf, Gorilla Trekking, Gymnastics, **Hiking** up to 1,000m, Hill Walking up to 1,000m, Horse Riding (no jumping), Jet Boating, Jet Skiing, **Kayaking** (up to grade 2 rivers only), Manual Labour (work that involves the lifting or carrying of heavy items less than 25kg, work at below the level of 2 storeys high but excluding any form of work underground), Motorcycling with appropriate UK licence, Mountain Biking (on road non-racing), **Rambling** up to 1,000m, Restaurant Work, Ringos, Rock Scrambling (under 4,000m), Rowing, **Safari** (UK organised), Sailing/Yachting (inshore), Scuba Diving (to 30m if qualified or with qualified instructor - not solo), Snorkeling, Surfing (amateur), Swimming (pool - not open water swimming), Swimming with Dolphins, Sydney Harbour Bridge, **Tennis**, **Water** Skiing (amateur), Whale Watching, White Water Rafting (grade 1 to 3), Windsurfing/Boardsailing/Sailboarding, Yoga.

**Note:** the above list is a selection of the activities that can be covered without an additional premium being required.  
For a full list of the sports and activities that can be covered under Activity Pack 1, please visit [www.longstaycover.co.uk](http://www.longstaycover.co.uk)

**Additional activity extension** - other sports and activities not included in Activity Pack 1 may be covered under Activity Packs 2, 3 or 4 on payment of an additional premium. For a list of the sports and activities that can be covered under Activity Packs 2, 3 and 4, please visit [www.longstaycover.co.uk](http://www.longstaycover.co.uk)

**Note** - Longstay, Longstay PLUS & Backpacker does not cover:  
Base Jumping, Canyoning, Extreme Skiing, Cruise Trips or working as a Ski Instructor.

## Important Information

**Age limits**  
**Longstay & Longstay PLUS** - up to age 75 if travelling to European, Australian and New Zealand destinations or for those travelling to Worldwide destinations the maximum age is 69, on the date you purchase your policy.  
If you are aged over 75 (or over 69 for Worldwide cover), please contact your Broker/Agent or P J Hayman & Company Ltd for an alternative policy.  
**Backpacker** - up to age 39 on the date you purchase your policy.

**Single Parent Family & Family cover**  
Single Parent Family & Family cover is available for 1 or 2 adults and up to 4 children under 18 years of age travelling together.

**Eligibility**  
Available to UK and Channel Islands residents or for British Forces Posted Overseas (BFPO) who have not spent more than 6 months abroad in the last 12 months.  
UK is defined as – England, Wales, Scotland, Northern Ireland and the Isle of Man.  
Channel Islands is defined as – Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

**Medical declaration**  
This policy may not provide cover for re-occurring or existing medical conditions. We have included our medical screening questions opposite. Please read the questions carefully and if you find you need to tell us about a medical condition, visit [www.pjlongstay.protectif.co.uk](http://www.pjlongstay.protectif.co.uk) or contact Travel Administration Facilities on **0203 829 3855** and they will advise what cover is available.

**'Cooling off' period**  
Should the cover not meet your requirements after you have purchased the policy, you can return the documents to the place where you purchased it within 14 days of receipt.  
Provided you have not travelled or made or intend to make a claim, your premium will be refunded in full.

All details shown in this leaflet are correct at the time of going to print but are subject to change without notice.

## Disclosure of Existing Medical Conditions

**To ensure that you have full protection, please read the following:**  
The Longstay, Longstay PLUS & Backpacker policy may not cover claims arising from your existing medical conditions. You need to tell us anything you know that is likely to affect our acceptance of your cover.

**Existing medical conditions** - so that we can ensure you are provided with the best cover we can offer, please read the following questions carefully:

Have you, or anyone insured under this policy, ever been diagnosed or received treatment for:

- any heart or circulatory condition?
- a stroke or high blood pressure?
- a breathing condition (including asthma)?
- any type of cancer?
- any type of diabetes?

YES →

↓ NO ↓

**In the last 2 years** - have you, or anyone insured under this policy been:

- treated for any serious or re-occurring medical condition?
- asked to take regular prescribed medication?
- referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

YES →

↓ NO ↓

Are you or anyone insured under this policy waiting for any tests or treatment of any description?

YES →

↓ NO ↓

Has your doctor altered your regular prescribed medication in the last 6 months?

YES →

↓ NO ↓

**Full cover is available under this policy.**

If you have answered "YES" to any of the questions on the left, you must tell us, in order to obtain cover for your medical condition(s), although an increased premium may be required to do so.

To enable us to consider your medical condition, please visit [www.pjlongstay.protectif.co.uk](http://www.pjlongstay.protectif.co.uk) or contact Travel Administration Facilities on **0203 829 3855**

**Please note:**

- We are unable to provide any cover for your existing medical condition, unless we have agreed cover in writing and any additional premium has been paid.
- We are unable to provide any cover for claims arising from a known existing medical condition of a close relative, a close business associate or a travelling companion not insured by us or any recognised complication caused by the existing medical condition.

## How to Apply

**For Brokers:**  
Authorised Brokers/Agents can issue cover for clients via [www.pjhaymanB2B.com](http://www.pjhaymanB2B.com)  
Alternatively, call us on **02392 419 050** (Monday to Friday 9am - 5pm, closed Bank Holidays).

**For Direct Customers:**  
Visit our website [www.longstaycover.co.uk](http://www.longstaycover.co.uk) for an instant quotation and cover.  
Alternatively, please call us **02392 419 070** (Monday to Friday 8am - 6pm, closed Bank Holidays).