

Travel Plus 2021 - Important Changes



There have been some changes to the 2021 Insurance Policy. Below are listed the significant changes.

IMPORTANT INFORMATION

We draw your attention to the exclusions detailed in the 'Exclusions which apply to the whole policy' section, in particular, exclusion 35, relating to an epidemic or pandemic which states:

Any claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus (COVID-19), including any related and/or similar condition(s) howsoever named or any mutation of these. This policy will also not provide cover for claims relating to the fear or threat of pandemic and/or epidemic, including but not limited to Coronavirus (COVID-19) including any related and/or similar condition(s) howsoever called or any mutation of these.

In the event of a conflict between this Exclusion which applies to the whole policy and any other term in your policy terms and conditions, this Exclusion which applies to the whole policy takes precedence.

This Exclusion which applies to the whole policy applies to all sections of cover with the exception of Section 1: Emergency medical assistance & expenses, Section 4: Cancellation & cutting short a trip, Section 13: End supplier failure insurance, Section 17: Gadget cover and Section 18: Travel consumer dispute, as long as, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to your intended destination.

Policy Underwriter

The following changes will apply to the whole policy.

For sections 1 to 12 and 14 to 16 this insurance is underwritten by Syndicate 1084 at Lloyd's, managed by Chaucer Syndicates Limited. Chaucer Syndicates Limited is authorised by the Financial Conduct Authority, regulated by the Prudential Regulation Authority and registered in England and Wales No. 184915, Financial Services Number 204915. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AD.

For section 13 this insurance is underwritten by Liberty Mutual Insurance Europe SE and provided by International Passenger Protection Limited. Registered Office: IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. Registered in England 2498563. Authorised and regulated by the Financial Conduct Authority.

For section 17 this insurance is administered by Bastion Insurance Services Ltd, and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group.

Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority.

Bastion Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority.

For section 18 this insurance is administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

Age Limits & Trip Durations

Annual Multi-trip

- You are aged:
 - 65 years or under on the date cover commences for Essential cover
 - 75 years or under on the date cover commences for either Premier or Premier Plus cover.
- You are not travelling for more than:
 - 24 days, for Essential cover
 - 35 days, for Premier cover
 - 60 days, for Premier Plus cover (reduced to 35 days if aged 70 and over on the date cover commences).

Single Trip

- You are aged:
 - 65 years or under on the date cover commences for Essential cover
 - 75 years or under on the date cover commences for either Premier or Premier Plus cover.
- You are not travelling for more than 94 days.

Cover Limits

There are no changes to the cover limits; however cover now includes COVID-19

Cancellation

What we will cover:

1. Your accidental death, injury, illness or you testing positive for Coronavirus (Covid-19) within 14 days of your trip departure date, or you being admitted to hospital due to testing positive for Coronavirus (Covid-19) since you purchased your policy;
2. The accidental death, injury or serious illness of (a) your travelling companion(s), (b) a close relative of yours, (c) your travel companion or (d) a close business partner of yours (unless this was related to a pandemic and/or epidemic, including but not limited to Coronavirus (COVID-19), excluded under point 35 of 'Exclusions which apply to the whole policy' on page 18).

What is not covered:

5. Any claims arising directly or indirectly from Coronavirus (Covid-19):
 - a) if you do not have an official positive test result confirming your diagnosis within 14 days of your trip departure date, or you have not been admitted to hospital due to testing positive for Coronavirus (Covid-19) since you purchased your policy;
 - b) if you are advised to quarantine or you chose to self-isolate due to a person you have come into contact with having Coronavirus (Covid-19);
 - c) if a medical professional advises you not to travel as you have underlying health conditions that place you 'at a higher risk' from Coronavirus (Covid-19);
 - d) as a result of Foreign, Commonwealth & Development Office (FCDO) advice against all (or all but essential) travel to your intended destination;
 - e) as a result local government restrictions or directives prohibiting or restricting entry (for example, self-isolation, quarantine or lockdown measures) to your intended destination or on your return home;
 - f) any costs of Coronavirus (Covid-19) testing.

Emergency medical assistance & expenses

What we will cover:

We will cover your emergency medical treatment and related expenses if you fall ill or are injured (including with symptoms of or testing positive for Coronavirus (Covid-19)) or require emergency dental treatment, during your trip, for the level of cover selected, as confirmed in your policy schedule

2. Extra transport and accommodation (up to a similar standard to your original booking) if it is medically necessary for you to stay after the date you were going to return to your home. This includes extra costs you have to pay to return to your home if you cannot use your booked transport. A maximum amount of £2,000 per insured person applies if you have to extend your trip because you have tested positive for Coronavirus (Covid-19);

What is not covered:

Any costs of Coronavirus (Covid-19) testing outside the United Kingdom, unless you are admitted to hospital as an inpatient as a result of an illness that is covered under Section 1: Emergency medical assistance & expenses.

24hr Emergency Assistance & Claims

Changes to our Assistance Service & Claims numbers:

24 Hour Medical Emergency Assistance

The telephone number for the emergency medical assistance service for policies issued on or after 1st February 2021 is now:

+44 (0) 203 819 7170

Claims Notification

The fastest and easiest way to make a claim is online at: www.submitclaim.co.uk/tpl

The process should take approximately 10-15 minutes to complete (depending on the type of claim).

Alternatively by contacting Claims Department, P J Hayman & Company Limited

Write to: The Old Theatre, Stansted House, Rowlands Castle, Hampshire PO9 6DX

Email: claims@pjhayman.com

Tel: **023 9241 9837**

You may also download a claim form at: www.pjhayman.com/claims/

Once you have submitted a claim

Contact Claims Settlement Agencies

Write to: 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD

Email: tpl@csal.co.uk

Tel: **01702 427251**

Claims Settlement Agencies are open Monday to Friday between 9am and 5pm.