

**Essential cover for
holidays in the
United Kingdom**

UK Plus 2005

**Holiday Cancellation
and Personal Insurance**

Including:
Cancellation & Curtailment
+ Free Personal Insurance
incorporating
UK Medical Repatriation
Personal Accident
Personal Effects and Money
Personal Liability, and
Additional Expenses cover.

UK Plus - Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms, conditions and exclusions can be found in the certificate wording, which you should also read carefully.

Your Certificate of Insurance and Schedule or Booking Confirmation will form the basis of the contract. UK Law allows the parties to choose the law applicable to the contract. The contract will be subject to English Law unless otherwise agreed.

Insurers

UK Plus Insurance is underwritten by ELVIA Travel Insurance International N.V. (Netherlands) and is administered in the UK by Mondial Assistance (UK) Ltd. The Insurers are members of the Financial Ombudsman Service.

Type of Insurance and Cover

This insurance is designed to insure you against certain events when you take a holiday or trip within the United Kingdom (limited cover applies for holidays or trips outside the United Kingdom). The insurance will provide cover for one specific trip and will run for the period shown on your Schedule or Booking Confirmation.

Significant Features and Benefits

Please see table on page 5.

Significant Exclusions or Limitations

- The first part of a claim (the excess) under certain Sections of this insurance - please see "Significant Features and Benefits" table on page 5 and the "Cancellation Policy Excess" and "Cancellation Excess Waiver" paragraphs on page 4.

- Any consequence of war and similar risks.
- Disinclination to travel or financial circumstances (other than qualifying redundancy).
- Failure to notify the travel agent, tour operator or accommodation provider immediately it is found necessary to cancel or curtail the travel arrangements.
- Repatriation expenses not specifically authorised by Mondial Assistance UK.
- Any loss or theft of personal effects or money unless it has been reported to the police within 24 hours of discovery and a report obtained.
- Loss or damage to property whilst in the custody of an airline or other carrier, unless reported immediately upon discovery and a report obtained.
- Loss of money or valuables packed in suitcases or similar receptacles, or while left in an unattended motor vehicle.
- Where at the time of taking out this insurance:
 - you are aware of any set of circumstances which could reasonably be expected to give rise to a claim;
 - you are receiving, or on a waiting list for treatment in a hospital or nursing home;
 - you are expected to give birth before or within fourteen weeks of the date of arrival home;
 - you are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment;

- you are suffering from or have suffered from any diagnosed psychiatric disorder, anxiety or depression.

(Note: This applies to you and close relatives or other persons on whom the trip depends).

Note: In respect of OVERSEAS VISITORS and HOLIDAYS OUTSIDE THE UK, cover is available under Section 1 (Cancellation) only. If wider cover is required please contact your Agent or Broker.

Duration of Contract

This is a single trip policy.

What happens if I take out cover and then change my mind?

You can cancel this insurance within 14 days from the date you receive the Certificate of Insurance and Schedule/Booking Confirmation by returning the documents to us. Provided no claim has been made and travel has not commenced, any premium paid will be refunded. No refund of premium is available after the 14 day period.

How to Claim

Telephone 023 9241 9020 between 10am and 4pm, Monday to Friday and ask for a claim form.

What to do if you have a complaint

For complaints relating to this insurance please write to *The Claims Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.*

If you are not satisfied about the way your complaint has been handled or the outcome, please write (quoting **UK Plus**, your booking reference and claim number) to: *The Quality Services Manager, Mondial Assistance, Mondial House, 102 George Street, Croydon, CR9 1AJ.*

If you are not satisfied with the final response you can refer the matter for independent arbitration to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Financial Services Compensation Scheme (FSCS)

In the event that Insurers are unable to meet their obligations under the policy, you may be entitled to compensation under the Financial Services Compensation Scheme. You can get further information on this subject from us on 023 9241 9050, or by visiting the FSCS website at www.fscs.org.uk

PJ Hayman & Company Limited is an appointed representative of Crispin Speers & Partners Limited who are authorised and regulated by the Financial Services Authority. Their FSA register number is 311507.

Elvia Travel Insurance International N.V. (Netherlands) is authorised by the Dutch Insurance Chamber in Holland and regulated by the Financial Services Authority for the conduct of UK Business.

Why you should have cancellation cover...

When your booking is confirmed, a contract will exist between you and the provider of the accommodation. The Hotel, Guest House, Caravan Park etc. is legally bound to provide accommodation as booked. You, in turn, are legally bound to pay.

If you have to cancel you will still remain liable for all or most of the charges made by the accommodation provider in addition to losing your deposit. Sending doctor's notes or other documents to a Hotel / Guest House etc. does not relieve you of the responsibility to pay. Cancellation Insurance is recommended just in case the worst should happen.

Cancellation Policy Excess

In the event of a claim the 'party' will be responsible for the first £35, except in respect of Loss of Deposit only claims, which are subject to an excess of £10 per party. If the claim relates to a pre-existing condition for which treatment/ consultation has been received within six months of booking, the excess is increased to £75.

Cancellation Excess Waiver

You may pay a small additional premium to remove the cancellation excess applicable in the event of a claim. This will not apply when the £75 medical excess has been imposed.

Premiums

Valid for Certificates issued up to 31st December 2005 in respect of departures up to the 31st December 2006.

The premiums below apply per booking and not per person. The premium is based on the **total holiday cost**. Simply select the level of cancellation cover required and add to this the premium for Cancellation Excess Waiver (if required). *Insurance Premium Tax is included at the current rate of 17.5%.*

Holiday Cancellation and Personal Insurance

Total Holiday cost up to:	Premium
£100	£8.50
£200	£13.50
£300	£18.50
£400	£23.50
£500	£28.50
£600	£33.50
£700	£38.50
£800	£43.50
£900	£48.50
£1000	£53.50
Each additional £100 (maximum £3,000 but higher available on application)	£5.00
Cancellation Excess Waiver.	Per booking - £ 5.00

RESIDENTS OF CHANNEL ISLANDS AND ISLE OF MAN

If you are resident of the Channel Islands or the Isle of Man you are exempt from Insurance Premium Tax. Please deduct 14.9% from the published premiums.

Significant Features and Benefits

Your policy includes the following features and benefits, which are explained in detail in the Certificate of Insurance.

Section	Limit (per person - unless otherwise stated)	Policy Excess (per person - unless otherwise stated)	Description of Cover
1. Cancellation & Curtailment	up to the amount selected – per booking (see page 4)	£35 per party (£10 for loss of deposit)	If your holiday is necessarily and unavoidably cancelled or curtailed due to a cause beyond your control, Insurers will pay up to the holiday cost selected... or should you have to return home early (Curtilment) the unexpired portion of the holiday cost
2. Medical Repatriation and Other Expenses (UK Helpline)			
• emergency medical repatriation and travel expenses	up to £10,000	£35	Emergency repatriation to a local hospital, approved by Mondial Assistance UK, following emergency hospitalisation more than 25 miles from home.
• emergency accommodation	up to £200	Nil	Cost of close relative to stay/visit Insured Person in hospital.
• visit by close relative	up to £250	Nil	Cost of transport for a close relative to visit, if no other relative present.
• transportation of deceased	up to £1,000	Nil	Cost of transporting body or ashes to Insured Persons home town.
• hospital benefit	up to £200 (£10 per day)	Nil	Benefit for each complete day the Insured spends in hospital.
• repatriation of vehicle/ luggage	up to £1,000	Nil	Cost of repatriation of vehicle/ luggage if Insured Person is hospitalised and there is no other qualified driver in the party.
3. Personal Accident			
(1) death by accident	£5,000 (£1,000 - for persons under 16 years)	Nil	A cash sum for accidental bodily injury causing death, loss of sight or limbs or permanent total disablement. There is no cover for persons aged 75 years of age, or over.
(2) loss of limb(s) / eye(s)	£10,000	Nil	
(3) permanent total disability	£10,000	Nil	
4. Personal Liability	up to £1,000,000	Nil	Insurance to cover your legal liability for damages and claimants costs and expenses in respect of your bodily injury to other people or damage to their property.
5. Baggage, Personal Effects & Money	Up to £1,000 in all	£35	Accidental loss of or damage to baggage, personal effects and money. A limit of £150 applies in respect of personal money and any single article, pair or set. Cover is provided for 'Valuables' but this is subject to an overall limit of £150.
• Single item limit	£150		
• Valuables limit (overall)	£150		
• Personal Money limit	£150		
6. Additional Expenses			
(A) additional travel & accommodation expenses	up to £20	Nil	Expenses incurred as a result of a travel delay in excess of 6 hours.
(B) polluted holiday beaches	£15 per day (maximum £75)	Nil	Compensation if beaches are unfit for use due to pollution.
(C) catastrophe cover	up to £500	Nil	Additional travel & accommodation costs should your holiday accommodation suffer from fire, flood, lightning damage... etc.
(D) holiday disruption	up to £500		Additional travel & accommodation costs should your holiday be disturbed by significant nuisance e.g. excessive noise etc.

Demands and Needs Statement

UK Plus Insurance is typically suitable for those who wish to have insurance protection for their holiday in the United Kingdom, for loss of deposit, cancellation & curtailment, emergency medical repatriation and travel expenses, personal accident, personal liability, loss of baggage, personal effects and money, additional expenses in the event of travel delay (over 6 hours), polluted beaches, catastrophe and holiday disruption.

You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product. It is your responsibility to investigate this. PJ Hayman & Company Ltd has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements. You will need to make your own choice about how to proceed.

To obtain cover, please complete the form below and return it to the issuing Agent or Broker.

Applicant

(Mr/Mrs/Miss/Ms)

Address

Date of application

/ /

Holiday start date:

/ /

List of persons to be insured

Accommodation provider (Name & Address)

or issuer

Cover Required	Premium
1. Holiday Cancellation & Personal Insurance Total Holiday Cost: £ _____	£
2. Cancellation Excess Waiver (£5.00 per booking)	£
TOTAL PAYMENT	£

I declare on behalf of the persons to be insured that there are no circumstances that could reasonably be expected to give rise to a claim.

UK Plus is just one of a wide range of schemes available from Travel Insurance Specialists: P J Hayman & Company Limited. For further information on this scheme or any of our other products please contact our Underwriting Department on 023 9241 9050 or visit www.pjhayman.com.

Signed: _____ Date: _____