



UK and European Coach Holiday Insurance from just £4.80



Coach Plus

For people of ALL ages
No medical screening
Nil excess option
24/7 medical assistance

2012

www.coachplusinsurance.co.uk

Coach Plus

What would happen if you fell ill and had to cancel your holiday or if you had an accident abroad and needed urgent medical treatment?

Preparing for a coach holiday is exciting but don't forget to take out adequate travel insurance as soon as you have booked your trip, just in case the unexpected happens!

You could be faced with a large bill, but **Coach Plus** can help.

Specially designed for coach holidays in the UK and Europe

Coach Plus has been specially designed to provide you with the essential cover you need for a coach holiday, from cancellation and loss of deposit to emergency medical costs and repatriation home.

Great value cover from just £4.80!

Coach Plus offers you protection from as little as £4.80 for a one day trip in the UK.

See opposite to find the premium for your particular trip.

Peace of mind with 24/7 emergency medical assistance

Every year, **Coach Plus** settles many claims for unforeseen eventualities for coach travellers.

So why not cover yourself with **Coach Plus** - you can then look forward to and enjoy your holiday with complete peace of mind!

Eligibility

Coach Plus is available to people residing in the UK or the Channel Islands and who are registered with a doctor in the UK or the Channel Islands.

Cancellation rights

Should the cover not meet your requirements after you have purchased the policy, you can return the documentation 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.

Important - Medical Conditions

Before applying for cover, you and each person to be insured must consider the following:

All claims are excluded where at the time of taking out this insurance:

1. The insured person:
 - (i) is aware of any set of circumstances which could reasonably have been expected to give rise to a claim; or
 - (ii) has suffered from a chronic or recurring illness during the previous 12 months UNLESS permission is obtained from the treating doctor of fitness to travel at the time of booking; or
 - (iii) is travelling against the advice of a doctor or where they would have been if they had sought their advice before beginning the trip; or
 - (iv) knows that they will need treatment or consultation at any medical facility during the trip; or
 - (v) is travelling for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.
2. The person whose condition gives rise to a claim:
 - (i) is receiving, or on a waiting list for treatment in a hospital or nursing home; or
 - (ii) is awaiting the results of any tests or investigations; or
 - (iii) has been given a terminal prognosis.

Premium guide - valid from 1st January 2012 for holidays commencing up to 31st December 2013

Period up to (days)	Persons aged 18 - 74 years			Persons aged 75 years & over		
	UK	CI/Eire	Europe	UK	CI/Eire	Europe
1	£4.80	£4.80	£5.30	£7.30	£7.30	£7.90
2	£6.70	£7.70	£9.50	£10.00	£11.60	£14.20
3	£9.30	£10.50	£11.70	£14.00	£15.80	£17.50
4	£11.10	£14.10	£17.60	£16.70	£21.10	£26.40
5	£12.90	£15.80	£19.80	£19.30	£23.80	£29.70
6	£13.10	£16.70	£20.90	£19.70	£25.10	£31.40
7	£13.70	£17.90	£22.30	£20.50	£26.80	£33.40
8	£15.10	£18.80	£23.40	£22.60	£28.10	£35.10
9	£17.00	£19.60	£24.60	£25.50	£29.40	£36.80
10	£17.70	£20.50	£25.60	£26.50	£30.80	£38.50
11	£18.40	£21.40	£26.80	£27.60	£32.10	£40.20
12	£19.10	£22.30	£27.90	£28.60	£33.50	£41.90
13	£19.80	£23.20	£29.00	£29.70	£34.90	£43.60
14	£20.50	£24.20	£30.20	£30.80	£36.20	£45.30
Extra days (max 31 in all)	£0.90	£1.10	£1.30	£1.40	£1.60	£2.00
Excess waiver	£7.00	£7.00	£7.00	£7.00	£7.00	£7.00

Premium notes:

- Excess waiver** - for an additional premium of **£7.00** per person, the standard claims excess can be deleted.
- Child discounts** - children aged 2-17 years – 50% discount if accompanying a related insured adult. Children under 2 years, free of charge.
- IPT** (Insurance Premium Tax) - is included in these premiums at the current rate.
- Geographical & rating areas:**
 - United Kingdom/UK: England, Scotland, Wales, Northern Ireland and the Isle of Man.
 - Channel Islands/CI: Jersey, Guernsey, Sark, Alderney and Herm.
 - Eire: Republic of Ireland.
 - Europe: all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

Summary of cover

This is a summary only. Full terms and conditions can be found in the policy wording, a copy is available from your Broker / Agent or direct from P J Hayman & Company Limited on **0845 260 1632** or our website www.coachplusinsurance.co.uk

Cover	Limit per person (up to)	Excess per person (unless otherwise shown)
Cancellation and Curtailment	£5,000	£50 (£15 loss of deposit or trips under £100)
Medical and Incidental Expenses (not your home country)	£5,000,000	£50
Hospital Inconvenience Benefit (not your home country)	£1,000 (£25 per 24 hours)	Nil
Repatriation and Emergency Expenses	£10,000	£50
Personal Accident	£15,000	Nil
Personal Possessions	£2,000	£50
Delayed Personal Possessions	£150	Nil
Personal Money	£500	£50
Loss of Passport / Travel Documents	£250	Nil
Personal Liability	£2,000,000	Nil (£100 damage to accommodation per party)
Travel Disruption	£1,000	Nil
Travel Delay (not your home country)		
Delay	£150 (£30 per 12 hours)	Nil
Abandonment	£5,000	£50
Legal Expenses	£25,000	Nil

