



# Coach Plus

*Specialist Insurance for UK and European Coach Holidays*

## CPSKP40030 A & B Summary of Cover

The following is only a summary of the main personal travel cover limits. You should read the rest of this policy for the full terms and conditions.

Section & Cover	Limit per person (up to)	Excess per person (unless otherwise shown)
1. Cancellation and Curtailment	£5,000	£50 (£15 loss of deposit/trips under £100)
2(a) Medical and incidental expenses (not your home country)	£5,000,000	£50
2(b) Hospital inconvenience benefit (not your home country)	£1,000 (£25 per 24 hours)	Nil
2(c) Repatriation and emergency expenses	£10,000	£50
3. Personal Accident	£15,000	Nil
4. Personal Possessions	£2,000	£50
5. Delayed personal possessions	£150	Nil
6. Personal money	£500	£50
7. Loss of passport or Travel documents	£250	Nil
8. Personal liability	£2,000,000	Nil (£100 damage to accommodation per party)
9. Travel disruption	£1,000	Nil
10. Travel delay (not your home country)		
Delay	£150 (£30 per 12 hours)	Nil
Abandonment	£5,000	£50
11. Legal expenses	£25,000	Nil

**Note (1)** Some sections of cover also have extra sub-limits. For example, section 4 - **Personal possessions** has a single article and **valuables** limit.

**Note (2)** If you have paid the **excess** waiver premium, the standard **excess** is reduced to Nil, in the event of a claim.

**Note (3)** You may claim under section 9 - Travel disruption or section 10 - Travel delay but not both.

## Important Telephone Numbers

<b>Customer services:</b> P J Hayman & Company Limited	<b>0845 260 1632</b>
<b>24-hr emergency medical assistance:</b>	
Outside your home country	<b>+44 (0) 845 520 1085</b>
Within your home country	<b>0845 520 1085</b>
<b>24-hr legal helpline:</b>	<b>0161 228 3851</b>
<b>Claims department:</b>	<b>0845 260 1525</b>

## Contents

	Page No
Summary of cover	1
Important telephone numbers	1
Important information	1-2
Definition of words	2
Geographical areas	2
24-hour emergency medical assistance	2
Important - medical conditions	3
Reciprocal health arrangement	3
Your insurance cover - sections 1 to 11	3-6
General exclusions	6
General conditions	6
Making a complaint	6
Making a claim	7

## Important Information

Thank **you** for taking out Coach Plus travel insurance with **us**.

**Your** policy schedule or booking confirmation shows the people who are covered and any special terms or conditions that may apply.

It is very important that **you** read the whole of this policy before **you** travel and make sure **you** understand exactly what is and is not covered and what to do if **you** need to claim.

If **you** have any queries, please contact P J Hayman & Company Limited on **0845 260 1632**.

### Insurer

**Your** Coach Plus travel insurance is underwritten by Union Reiseversicherung AG. UK Branch.

### How your Policy Works

This policy which details the full cover, limits and exclusions applicable to the insurance, together with the policy schedule or booking confirmation is a contract between **you** and **us**.

**We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section, apply to each **insured person**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy.

### Telling Us About Relevant Facts

Before **you** travel **you** must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

### Cancellation Rights

If **your** cover does not meet **your** requirements, please notify **your** Coach Operator or P J Hayman & Company Limited on **0845 260 1632**, within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim, then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

### Policy Excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **insured person**, for each section, for each incident. The amount **you** have to pay is the **excess**.

If **you** have paid the **excess** waiver premium, the standard **excess** is reduced to Nil, in the event of a claim.

Insurance Policy 2012

## Data Protection

Information about **your** policy may be shared between **your** Coach Operator, P J Hayman & Company Limited and Union Reiseversicherung AG. for underwriting purposes.

**You** should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives (if appropriate), the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely. **Your** information will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

## Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number outside **your home** country +44 20 7892 7300, within **your home** country 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

## Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

## Definition of Words

When the following words and phrases appear in the policy document they have the meanings given below. These words are highlighted by the use of bold print.

### Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or **curtail your journey**.

### Channel Islands (CI)

Jersey, Guernsey, Sark, Alderney, Herm, Jethou, Brecohou and Lihou.

### Curtailment/Curtail

Abandonment of the holiday on written medical advice either by return to **your home** or to attend a local hospital as an inpatient. The insurance will indemnify **you** pro-rata for any irrecoverable cost of the contracted holiday, following the cutting short of the holiday for reasons beyond **your** control. Payment will be made in full days lost from the day **you** return **home** or from when **you** are admitted as an inpatient.

### Doctor

A general practitioner, consultant or specialist.

### Excess

The deduction **we** will make from the amount otherwise payable under this policy for each **insured person**, for each section, for each claim incident (unless otherwise shown).

If **you** have paid the **excess** waiver premium, the standard **excess** is reduced to Nil in the event of a claim.

### Family

**Your** spouse/partner, parent, parent-in-law, grandparent, brother, sister, child or step-child, foster child, grandchild, son or daughter-in-law and anyone for whom **you** are the legal guardian or next of kin.

### Hazardous activity

The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work; or
- any activity that requires skill and involves increased risk of injury, except where these form part of a published activity arranged by or organised through the tour operator.

If the activity **you** are participating in is not mentioned above please contact P J Hayman & Company Limited on 0845 260 1632. An extra premium may need to be paid.

### Home

**Your** usual place of residence in the **UK** or the **Channel Islands**.

### Insurer

Union Reiseversicherung AG. UK Branch.

### Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier.

## Pair or set

A number of items of **personal possessions** that belong together or can be used together.

## Period of insurance

Cancellation cover begins from the date of issue of the policy and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.

In the event that **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided, the **period of insurance** is automatically extended free of charge until **you** can reasonably finish the **journey**.

## Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, all held for private and not business purposes.

## Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport).

## Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years if **you** are aged 18 and over or 65 and under.

## Relative

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

## Resident

A person who is resident in the **UK** or the **Channel Islands** and who is registered with a **doctor** in the **UK** or the **Channel Islands**.

## Travelling companion

Any person that has booked to travel with **you** on **your journey**.

## Travel documents

Driving licence, travel tickets, admission tickets, travel passes, ski passes, all of which are owned by **you**.

## United Kingdom (UK)

England, Scotland, Wales, Northern Ireland and the Isle of Man.

## Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

## We, our, us

Union Reiseversicherung AG. UK Branch.

## You, your, insured person, insured party

Each person shown on the policy schedule or booking confirmation, for whom the appropriate insurance premium has been paid.

## Geographical Areas

**You** will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy schedule or booking confirmation.

**UK** England, Scotland, Wales, Northern Ireland and the Isle of Man.

**CI/Eire** the **Channel Islands** and the Republic of Ireland.

**Europe** all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

## 24-hour Emergency Medical Assistance

Please tell **us** immediately about any serious illness or accident where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£250**. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return.

**You** can call 24 hours a day, 365 days a year.

From outside **your home** country telephone +44 (0) 845 520 1085

From within **your home** country telephone 0845 520 1085

Please provide **us** with the name and address of the Coach Operator **you** purchased **your** insurance from and state that **you** are insured by Coach Plus and P J Hayman & Company Limited. Below are some of the ways **we** can help.

### Confirmation of payment

**We** will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

### Repatriation

If **our** medical advisers thinks it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

**You** can contact **us** at any time day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

## Important - Medical Conditions

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 twelve 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.

- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal.

### Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

### Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

**You** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **insured persons** are wearing crash helmets.

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

## Reciprocal Health Arrangement

### European Health Insurance Card (EHIC)

A EHIC entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you're in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.

The card gives access to state-provided medical treatment only. Remember, this might not cover all the things you'd expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.

**You** may apply for an EHIC online at [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by calling **0845 606 2030**. Application forms are also available from the Post Office.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

**IMPORTANT: Please carry this card with you in case of an emergency.**

## Section 1 – Cancellation and Curtailment

If **you** think **you** may have to cut **your journey short** (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 2 for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay up to **£5,000** for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else. **We** will provide this cover in the following necessary and unavoidable circumstances:

- **Cancellation**  
If **you** cancel **your journey** before it begins because one of the following happens:
  - the death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or **family** or **business associate** of **you** or a **travelling companion**;
  - **you** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country;
  - **you** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in **your home** country;
  - **your redundancy**;
  - the withdrawal of leave for members of the Armed Forces or employees of a Government Department that could not reasonably have been expected at the time of applying for this insurance.
- **Curtailment**  
**You** cut **your journey short** (curtail) after it has begun because of one of the following:
  - anything mentioned in Cancellation except **redundancy**;
  - **you** are injured or ill and are in hospital for the rest of **your journey**.

### Note:

**We** will calculate **curtailment** claims from the date it is necessary for **you** to return to **your home** country or the date **you** are hospitalised as an inpatient, for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

### WHAT YOU ARE NOT COVERED FOR

#### Under Cancellation and Curtailment

The first **£50** (**£15** for deposit only claims or for short break holidays not exceeding **£100** total holiday cost) of each and every claim per **insured person**.

Any circumstance stated under Important - Medical Conditions on page 3.

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carriers refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;

## Section 2(a) – Medical and Incidental Expenses (not your home country)

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your** stay because of illness, injury or accident, or if **your** medical expenses are over **£250** **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 2 for more information.

### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** Personal Representatives up to **£5,000,000** in total for reasonable fees or charges **you** incur for the following necessary and unforeseen emergency expenses if **you** die, are injured have an accident or are taken ill during **your journey**.

- **Emergency medical and hospital fees**  
**We** will pay reasonable non-elective emergency medical, surgical and hospital fees and expenses including charges for ambulance, nursing home, nursing attendance and dental treatment (for the immediate relief of pain only, limit **£200**) plus further fees, expenses and charges agreed by **us**, until such time as **you** are able to return **home**.
- **Additional hotel accommodation expenses**  
**We** will pay reasonable additional hotel (room only) expenses beyond the number of days booked incurred by **you** following **your** hospitalisation, together with those of one member of **your family** / party if their presence is certified to be medically desirable.
- **Emergency visit from your home country**  
**We** will provide one economy return ticket for a member of **your family** to travel from **your home** country if **you** are confined to hospital for more than 5 days and no other member of **your family** / party is already present.
- **Emergency return to your home country**  
**We** will provide for the reasonable additional travel costs if **your** presence in **your home** country is urgently required due to the death or sudden and unforeseen hospitalisation of any member of **your family** or **business associate** residing in **your home** country, less any costs which would have been incurred had no claim arisen.
- **Medical repatriation**  
Should **you** suffer accidental bodily injury or sudden and unforeseen illness and **our** medical adviser, in conjunction with the **doctor** treating **you**, considers that **your** condition is of such seriousness to warrant such action, **we** will organise and pay for **your** repatriation by aeroplane, road ambulance, rail or by other suitable means to an appropriate hospital or nursing home or **your home**.  
If medically necessary one member of **your family** / party may accompany **you**. **We** reserve the right to repatriate **you** to **your home** country when in the opinion of the treating **doctor** in attendance and the Company's medical advisers **you** are fit to travel.  
At **our** discretion, the repatriation may be effected by air ambulance to a hospital in **your home** country and/or may include other members of **your family** / party where appropriate.
- **Transportation of deceased**  
In the event of death **we** will organise and pay for the transportation of **your** remains or ashes to **your home** in **your home** country or the burial or cremation abroad (provided that the costs thereof shall not exceed the costs which would have been incurred to repatriate the body).

**WHAT YOU ARE NOT COVERED FOR**

The first **£50** of each and every claim per **insured person**.

Any circumstance stated under Important - Medical Conditions on page 3.

The cost of medical, dental, hospital and nursing fees incurred and/or medical requisites prescribed in **your home** country and/or normal country of residence and the cost wherever prescribed of any prosthesis, contact or corneal lenses, spectacles, hearing aids, dentures and cosmetic surgery.

Any expenses or fees (over **£250**) for in-patient treatment or repatriation which have not been notified to, and agreed by, **our** Emergency Medical Assistance Service.

The cost of treatment, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital.

Any form of treatment, which in the opinion of the **doctor** in attendance and **our** medical advisers, can reasonably be delayed until **your** return to **your home** country.

Medication, which at the time of departure is known to be required or to be continued outside **your home** country.

Any additional costs arising from single or private room accommodation.

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

### Section 2(b) – Hospital Inconvenience Benefit (not your home country)

**WHAT YOU ARE COVERED FOR**

We will pay **£25** for each 24-hour period that **you** are in hospital as an in-patient outside **your home** country up to **£1,000** in total as a result of illness or injury during the **period of insurance**. Payment under this section is in addition to any amount payable under section 2(a) - Medical and incidental expenses.

**WHAT YOU ARE NOT COVERED FOR**

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

### Section 2(c) – Repatriation and Emergency Expenses

This section includes a Helpline Service which must be contacted immediately in the event of hospitalisation - please see under the heading 24-hour Emergency Medical Assistance on page 2.

**WHAT YOU ARE COVERED FOR**

We will pay **you** or **your** Personal Representatives up to **£10,000** in total for reasonable fees or charges **you** incur for the following necessary emergency expenses if **you** die, were injured or taken ill during **your journey** and **you** are more than **25 miles** from **your home**;

- **Medical repatriation**
  - emergency medical repatriation approved by **us** or **our** Emergency Medical Assistance Service to a hospital within the location of **your home** where this is medically practical and subject to confirmation that hospitalisation will be for at least 48 hours;
  - the reasonable cost of transfer by public transport to **your home** on approved discharge from hospital including the cost of a medical escort/**relative** or friend required on medical advice to accompany **you home**;
- **Emergency accommodation**

up to **£200** in all in respect of the reasonable cost of hotel accommodation (room only) to enable one member of **your family** to visit/remain near **you** if **you** are hospitalised during the **period of insurance** and if no **family** member is already present;
- **Visit by close relative**

up to **£250** in all in respect of reasonable transport costs to enable one member of **your family** to visit **you** if **you** are hospitalised during the **period of insurance**, and if no **family** member is already present;
- **Transportation of deceased**

up to **£1,000** in all in the event of **your** death during the **period of insurance** in respect of the cost of transporting **your** body or ashes (excluding funeral and interment costs) to **your home**;
- **Repatriation of luggage**

up to **£1,000** in all in respect of the cost of repatriation of **your** luggage to **your home** if during the **period of insurance** **you** are hospitalised;
- **Additional assistance**

reasonable costs of assistance (but not the cost of the items themselves) in replacing essential drugs, medication, prescription glasses or contact lenses which have been lost or stolen during the **period of insurance**. In addition transmission of up to four urgent messages to **your family** and **business associate** following hospitalisation.

**WHAT YOU ARE NOT COVERED FOR**

The first **£50** of each and every claim per **insured person**.

Any circumstance stated under Important - Medical Conditions on page 3.

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

**CONDITIONS APPLYING TO SECTIONS 2(a) and 2(c)**

1. **Our** prior approval and consent must be obtained before any non-medical expenses are incurred under these sections, and **we** will be entitled to deduct from the amount paid the value of any refundable travel tickets which are not used by **you**.
2. Claims must be supported by original receipts or invoices.
3. If **you** become an in-patient in hospital, and are unable to return as planned, **you** must notify **our** Emergency Medical Assistance Service (see page 2) as soon as possible. **Our** medical advisers shall be entitled to arrange for **you** to be medically examined. **You** shall accept their advice and recommendations concerning repatriation.
4. **You** shall co-operate with **us** in obtaining reimbursement of such medical and hospital expenses which **we** may have paid on **your** behalf and which **you** may be entitled to claim from the Department of Social Security, and/or any other organisations and also in obtaining reimbursement for **our** benefit any travel tickets which **you** did not use because of events which gave rise to a claim being made and accepted under the policy.

### Section 3 – Personal Accident

**WHAT YOU ARE COVERED FOR**

We will pay **you** or **your** Personal Representative one of the following amounts if **you** sustain accidental bodily **injury** which shall solely and independently of any other cause result in death or permanent total disablement from outward violent visible means.

- |   |                |
|---|----------------|
| • <b>Death</b>  | <b>£5,000</b>  |
| • <b>Loss of one or two limbs and/or one or both eyes</b> | <b>£15,000</b> |
| • <b>Permanent total disablement</b>                      | <b>£15,000</b> |

**DEFINITIONS**

**Loss of limb** - the severance or permanent total loss of use of an entire hand, arm, foot or leg.

**Loss of an eye** - total and irrecoverable loss of sight.

**Permanent total disablement** - permanent and absolute inability to attend to any kind of profession or occupation and which having lasted 6 months is at the end of that period beyond hope of improvement.

**Injury** - as a direct result of **your** unavoidable exposure to the elements shall be deemed to have been caused by bodily Injury.

**WHAT YOU ARE NOT COVERED FOR**

All benefits are reduced to **£3,500** for children under the age of 16 years at the date of the accident.

No benefit shall be payable unless death, **loss of limb(s)**, **loss of eye(s)** or **permanent total disablement** occurs within 12 calendar months from the date of accident.

Benefit shall not be payable under more than one heading in respect of any one accident.

No benefit shall be payable for **permanent total disablement** for persons aged 70 or over.

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

### Section 4 – Personal Possessions

**WHAT YOU ARE COVERED FOR**

We will pay up to **£2,000** in total for loss, theft or damage to **personal possessions** owned by or carried by **you** during **your journey**.

The most **we** will pay for **valuables** is **£200** in total whether jointly owned or not. There is also a single article, **pair** or **set** limit of **£200**.

**Note:**

It will be **our** decision to pay either:

- the cost of repairing **your** items; or
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

**WHAT YOU ARE NOT COVERED FOR**

The first **£50** of each and every loss per **insured person**.

A claim for more than one mobile phone per **insured person**.

Damage caused by moth, vermin or normal wear and tear.

Loss or damage to spectacles or sunglasses, and breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft or accident to the vessel, aircraft or vehicle in which they are being carried.

Accidental loss of or theft of or damage to property left unattended other than whilst:

- in **your** locked accommodation;
- in a locked boot or locked and covered luggage compartment of a motor vehicle provided that:
  - there is evidence of forcible and violent entry to such vehicle;
  - property stolen from unattended locked motor vehicles during the hours 9pm to 6am (local time) where the item is in excess of **£50**;
  - no cover shall apply in respect of **valuables** at any time.

**Note:**

The intention of the policy is not to insure items that can be seen.

Any loss or theft of property not reported to the Police within 24 hours of discovery (a Police statement must be obtained).

Any loss or damage to baggage or **personal possessions** whilst in the custody of carriers (Airline/Bus companies or similar) unless it has immediately been notified to such carrier but in any event within three days of discovery and a report obtained from the carrier.

Loss of **valuables** whilst in the custody of carriers.

Loss of or damage to any article or goods on roof racks:

- by weather conditions resulting from failure to protect items;
- by theft or malicious persons whilst the vehicle is unattended.

Loss arising from confiscation or detention by customs or other authority.

Loss of or damage to: sports equipment whilst in use, stamps, deeds, samples etc, damage to luggage unless rendered unusable (verification by supplier required), contact /corneal lenses, dentures, all **valuables** while left unattended, jewellery lost while swimming (other than wedding ring).

Car parts or car accessories that are specifically designed for the use in or on a motor vehicle.

Household goods or home contents.

The cost of replacing a whole set where only part of that set is lost or damaged.

Loss or theft or damage to **your** passport (see section 7 - Loss of passport or Travel documents).

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

## Section 5 - Delayed Personal Possessions

### WHAT YOU ARE COVERED FOR

Up to **£150** in total for essential replacement items, if **your personal possessions** (this does not include **valuables**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

#### **Note:**

**You** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under section 4 - **Personal possessions**.

### WHAT YOU ARE NOT COVERED FOR

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

## Section 6 – Personal Money

### WHAT YOU ARE COVERED FOR

**We** will pay for loss of **personal money** belonging to **you** up to **£500** (but no more than **£250** in cash in total, whether jointly owned or not) whilst on **your** person or whilst with hotel security or locked in a hotel safety deposit box, while on **your** journey.

### WHAT YOU ARE NOT COVERED FOR

The first **£50** of each and every claim per **insured person**. In the event of a claim being made under section 4 - **Personal possessions**, for the same occurrence, a maximum of **£50** will be deducted per **insured person**.

Any loss or theft of **personal money** not reported to the Police within 24 hours of discovery (a police statement must be obtained).

Shortage of monies due to error or omission or depreciation in value.

Loss, theft of or damage to **personal money** left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box within **your** locked accommodation.

Property insured elsewhere.

Loss or theft of money whilst in the custody of carriers.

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

## Section 7 – Loss of Passport or Travel Documents

### WHAT YOU ARE COVERED FOR

**We** will pay the following if **your** passport or **travel documents** are lost, stolen or destroyed on **your** journey.

- **Costs for issuing a temporary passport or obtaining replacement travel documents**  
Up to **£250** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport or replacement **travel documents** to enable **you** to return to **your** home country.
- **Remaining value of original passport**  
The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

### WHAT YOU ARE NOT COVERED FOR

Any claim unless **you** get a letter from the consulate **you** reported the lost, stolen or destroyed passport to.

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

## Section 8 – Personal Liability

If **you** are hiring a motorised or mechanical vehicle while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under **our** policy.

### WHAT YOU ARE COVERED FOR

**We** will pay up to **£2,000,000** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following:

- Bodily injury of any person;
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed;
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

#### **Note:**

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section. Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

### WHAT YOU ARE NOT COVERED FOR

The first **£100** of each and every claim per **insured party** in respect of damage to any holiday accommodation.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- Something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- Something which is caused by something **you** deliberately did or did not do;
- Something which is caused by **your** employment or employment of a **relative**;
- Something which is caused by **you** using any firearm or weapon;
- Something which is caused by any animal **you** own, look after or control;
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:

- The use of any land or building except for the accommodation **you** are using on **your journey**;
- Motorised or mechanical vehicles and any trailers attached to them;
- Aircraft, motorised water craft or sailing vessels.

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

## Section 9 – Travel Disruption

### WHAT YOU ARE COVERED FOR

**We** will pay up to **£1,000** for any additional accommodation or transport charges necessarily incurred to get to or return **home** from the holiday destination as a direct result of **your** failure to reach the departure port, airport, coach departure point or channel terminal by the time stated in the itinerary supplied, due to strike, industrial action, adverse weather conditions, accident or mechanical breakdown involving scheduled public transport services or the vehicle in which **you** are travelling.

### WHAT YOU ARE NOT COVERED FOR

**Your** failure to allow sufficient time necessary to arrive at the departure time in accordance with the itinerary supplied.

Circumstances which could reasonably have been anticipated at the date of issue of this policy.

**Note:** **You** may claim under this section or section 10 - Travel delay but not both.

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

## Section 10 – Travel Delay

(not your home country)

### WHAT YOU ARE COVERED FOR

If **you** are delayed at least 12 hours in arriving at **your** booked destination on the first outward leg of **your journey** or at least 12 hours when returning to **your** home country by circumstances outside of **your** control:

- **Delay**  
**£30** for each full 12 hours delay up to **£150** in total.

OR

- **Abandonment**  
up to **£5,000** in total if the outward **journey** is delayed at the departure point for more than 12 hours by any cause outside of **your** control **you** may elect to abandon the **journey** and **we** will accept such abandonment as a claim under section 1 - Cancellation and Curtailment.

### WHAT YOU ARE NOT COVERED FOR

Under Abandonment the first **£50** of each and every claim per **insured person**.

**Your** failure to check-in according to the itinerary supplied to **you** or **your** late arrival at the airport, port or Channel Tunnel terminal after the latest check-in or book-in time.

Circumstances which could reasonably have been anticipated at the date of issue of this policy.

**Note:** **You** may claim under this section or section 9 - Travel disruption but not both.

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

## Section 11 – Legal Expenses

### WHAT YOU ARE COVERED FOR:

Up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **journey** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

### WHAT YOU ARE NOT COVERED FOR:

- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where we consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured person** or member of **your** family.
- any claim for damage to a motor vehicle.

### Note:

**We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.

If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

**Please refer to General Exclusions, General Conditions and Making a Claim that also apply.**

### WHAT YOU NEED TO DO IF YOU WISH TO MAKE A CLAIM UNDER THIS SECTION OF THE POLICY:

If **you** have an accident abroad and require legal advice **you** should contact:

**Pannone LLP, 123 Deansgate, Manchester, M3 2BU**

They will arrange for up to **30** minutes of advice to be given to **you** by a lawyer.

To obtain this service **you** should telephone **0161 228 3851** or fax **0161 909 4444**.

## General Exclusions

The following exclusions apply to the whole of **your** policy :

**We** will not cover **you** for any claim arising from, or relating to, the following:

1. A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
2. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
3. Any epidemic or pandemic.
4. **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
5. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
6. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
7. Any currency exchange rate changes.
8. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under section 2(a) - Medical and incidental expenses and section 3 - Personal accident).
9. **You** acting in an illegal or malicious way.
10. **You** not enjoying **your journey** or not wanting to travel.
11. Any claim arising under this policy that has arisen as a result of **your** failure to follow any medical advice or guideline regarding any recommended inoculations or medication considered necessary for **you** to have for **your journey**.
12. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
13. Winter sports, any **hazardous activity**, professional sporting activity, any kind of racing (except racing on foot), or any kind of manual work.
14. **You** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft).
15. **Your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life).
16. **You** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction).
17. The direct or indirect effect of **you** using alcohol or solvents.
18. **You** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **insured persons** are wearing crash helmets.
19. **Your** trip being a cruise.

## General Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these :

1. **You** are a resident of the **UK** or the **Channel Islands**.
2. **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
3. **You** have a valid policy schedule or booking confirmation.
4. **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a Claim' on page 7 for more information.
5. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.

### We have the right to do the following

1. Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances **we** may report the matter to the police.
2. Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
3. Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
4. Take over and deal with, in **your** name, any claim **you** make under this policy.
5. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
6. With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
7. Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
8. Not accept liability for costs incurred after the date the treating **doctor** and **our** medical advisers agree **you** should return to **your home** country, if **you** refuse to be repatriated.
9. Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
10. Not to pay any claim on this policy (except under section 3 - Personal accident) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
11. If **you** cancel or cut short **your journey** all cover provided on **your** policy will be cancelled without refunding **your** premium.
12. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

## Making a Complaint

**We** aim to provide **you** with a first class policy and unrivalled service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

### Complaints regarding the SALE OF THE POLICY

If **you** have a complaint regarding the sale of the policy, please contact :

The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX, as **your** issuing agent.

### Complaints regarding the CLAIMS SERVICE

The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

If this does not resolve **your** problem regarding the sale of the policy or the claims service, please write to:

The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU.

### Complaints regarding the EMERGENCY MEDICAL ASSISTANCE SERVICE

The Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU.

Please supply **us** with **your** name, address, valid policy schedule or booking confirmation, or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response, **you** can refer the matter to the UK Financial Ombudsman Service.

## Making a Claim

If **you** need to make a claim please contact the Coach Plus Claims Department on **0845 260 1525** (opening hours 9am - 5pm Monday to Friday excluding Weekends and Bank Holidays) or email: **claims@pjhayman.com** and ask for a claim form or write to:

Coach Plus Claims Department,  
P J Hayman & Company Limited,  
Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

**You** will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

### For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

### Cancellation or Curtailment

If **you** need to curtail **your journey** call **us** immediately to get **our** prior agreement.

From outside **your home** country telephone **+44 (0) 845 520 1085**

From within **your home** country telephone **0845 520 1085**

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

### Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£250**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.

### If your passport is lost, stolen or destroyed

- Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the Police.

### Personal possessions, personal money and travel documents

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

### Personal possessions delay

- Please obtain a report from the carrier (Coach Company or similar). This should be done within 3 days of the discovery of the loss or damage.
- Provide copies of receipts/bills for essential replacement items purchased.

### Personal accident

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

### Travel disruption

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

### Travel delay

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

### Personal liability

- A detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

### Legal expenses

- For full details see section 11 - Legal expenses, on page 6.

This policy is available in large print, audio and Braille. Please contact us on telephone: 0845 260 1634 and we will be pleased to organise an alternative version for you.

This insurance is arranged by P J Hayman & Company Limited  
Registered Address : P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX. Registered No: 2534965  
P J Hayman & Company Limited are authorised and regulated by the Financial Services Authority (FSA)

Coach Plus travel insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland  
Registered in England & Wales. Company No. FC024381 Branch No. BR006943  
A public body corporate with limited liability  
Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany  
Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918  
Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Services Authority  
and in the Republic of Ireland by the Insurance Regulator  
Union Reiseversicherung AG are members of the Financial Services Compensation Scheme  
Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc  
Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA  
Registered in England Registered Number: 3220410  
Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority