



# Summary of Cover 2011

## UK Plus

Provided by: Imagine UK Cottages  
 Arranged by: P J Hayman & Company Limited

*Key Information you the Customer need to be aware of*

This is a summary of cover only. Full terms and conditions can be found in the policy wording, which you should also read carefully.

### 1. Who provides your insurance cover ?

UK Plus travel insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

UK Plus travel insurance is arranged by P J Hayman & Company Limited.

### 2. What does UK Plus travel insurance cover me for ?

This policy is designed to offer protection for your travel arrangements as described in the summary of cover table below.

## Summary of Cover

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

Section & Cover	Limit per person (up to) (unless otherwise shown)	Excess per person (unless otherwise shown)
<b>1. Loss of deposit, Cancellation, Curtailment</b>	<b>cost of the holiday</b> (max <b>£6,000</b> ) per party	<b>£40</b> (£15 loss of deposit) per party
<b>2. Medical repatriation &amp; other expenses</b> Medical repatriation Emergency accommodation Visit by close relative Transportation of deceased Hospital inconvenience benefit Repatriation of vehicle/personal possessions Additional assistance	<b>£25,000</b> £500 £500 £1,500 £25 per day/£500 in total £1,000 Reasonable costs	<b>£40</b> Nil Nil Nil Nil Nil Nil
<b>3. Personal accident</b> Death Loss of eye(s), limb(s) Permanent physical disability	<b>£10,000</b> <b>£15,000</b> <b>£15,000</b>	<b>Nil</b>
<b>4. Personal liability</b>	<b>£2,000,000</b>	<b>Nil</b> (£100 damage to accommodation per party)
<b>5. Personal possessions &amp; Personal money</b> Possessions Money	<b>£1,500</b> <b>£250</b>	<b>£40</b>
<b>6. Unexpected events</b> Travel delay - over 6 hrs Polluted beaches Catastrophe cover Nuisance cover	<b>£30</b> <b>£30 per day/£150 in total</b> <b>£1,000</b> <b>£1,000</b>	<b>Nil</b>

**Note (1)** The excess under section 1 - Loss of deposit, Cancellation, Curtailment and section 2 - Medical repatriation & other expenses is increased to **£80** if the claim is due to an existing medical condition. Please see Important - Medical Conditions in the policy wording. If you have paid the excess waiver premium, the standard excess is reduced to Nil, in the event of a claim.

**Note (2)** Some sections of cover also have extra sub-limits. For example, section 5 - Personal possessions & Personal money has a limit for valuables and for a single article, pair or set.

### 3. What else do I need to know about my UK Plus travel insurance policy ?

The full terms, conditions, exclusions and limitations of this insurance contract can be found in the policy wording, which you should read carefully.

### 4. What is the duration of the contract ?

Your policy will run from the dates shown on your policy schedule or booking confirmation once your policy is issued.

### 5. Do I need to do anything after I have purchased the policy ?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

Before you travel you must tell us about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

### 6. What cancellation rights do you have ?

If your cover does not meet your requirements, please notify the issuing Agent / Broker or P J Hayman & Company Limited on **0845 260 1634** within 14 days of receiving your policy and return all documents for a refund of premium.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to 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.

### 7. How do I make a claim?

#### • Emergency Medical Assistance

If you need medical assistance, please contact our UK Helpline:

Telephone: **0845 520 1062**

#### • For all other claims:

Telephone: **0845 260 1525** (opening hours 9am - 5pm Monday to Friday excluding Weekends and Bank Holidays) or email: [claims@pjhayman.com](mailto:claims@pjhayman.com) and ask for a claim form or write to:

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

### 8. What to do if you have a complaint?

Should you wish to express a complaint about this policy then in the first instance please write to:

#### Complaints regarding the SALE OF THE POLICY

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

The Complaints Manager, Imagine UK Cottages, Emsay Mills, Emsay, Skipton, North Yorkshire BD23 6QF, 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.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

### 9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation 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 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

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.