



UK Holiday Protection



UK Plus

Arranged by P J Hayman & Company Limited

Provided by:

PAVEY
group

For people of ALL ages

No Medical Screening

Premiums based on the total
holiday cost

Nil Excess Option

FREE Vehicle Breakdown cover

2010

Key features:

No Upper Age Limit

UK Plus is available to people of ALL ages.

No Medical Screening

Standard travel insurance policies will often require medical screening for those with pre-existing medical conditions.

UK Plus however has **no** medical screening.

Competitive Premiums

With premiums starting **from only £6.70 per Party**, UK Plus provides great value protection for your holiday bookings and travel – see page 3 for full details.

24-hour Emergency Medical & Vehicle Assistance

UK Plus gives you access to a first class Medical and Vehicle Breakdown Assistance service.

Experienced coordinators are available 24 hours a day, 365 days a year, to resolve your problems.

Excess Waiver Option

Under some sections of your policy you will have to pay an excess per person - only one excess applies per Party on Cancellation claims and Liability where the claim is for damage to accommodation.

You can opt to delete the standard excesses by paying a small additional premium.

First Class Claims Service

A first class claims service is a must. We aim to settle straight forward claims within 5 working days.

Eligibility – UK Residents

The policy is available to residents of the United Kingdom*.

Eligibility – Non UK Residents

Some limited cover is available to non UK* residents who are purchasing the cover whilst residing or staying in the UK*. Cover is only provided under Section 1 - Loss of Deposit, Cancellation, Curtailment and specific terms and conditions apply. Please contact P J Hayman & Company Ltd on **0845 260 1634**, for full details of the cover. A policy and endorsement will be provided.

*United Kingdom/UK is defined as: England, Scotland, Wales, Northern Ireland and the Isle of Man.

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 twelve months UNLESS permission is obtained from the treating GP 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.

If the insured person has an existing medical condition for which treatment has been received during the 6 months prior to the date of issue of the policy, the excesses under Sections 1 and 2 (see summary of cover on page 3) are increased from £40 to £80.

Money Back Guarantee – Your Cancellation Rights

If your cover does not meet your requirements, 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.

Why do you need UK Plus insurance?

When your booking is confirmed, you are legally bound to pay the accommodation provider if you have to cancel your holiday as well as losing your deposit. Cancellation insurance is recommended just in case the worst should happen.

Premium Guide

Valid from 1st January 2010 for holidays commencing up to 31st December 2011 for travel within the UK (England, Scotland, Wales, Northern Ireland and the Isle of Man).

Total Holiday cost up to:	Premium per booking:
£100	£6.70
£150	£9.40
£200	£12.00
£250	£16.10
£300	£18.70
£350	£21.40
£400	£24.00
£450	£26.70
£500	£29.50
£550	£32.00
Each additional £50	£2.70
Vehicle cover	Free

Premium notes:

- 1) The premiums shown apply **per booking** and not per person and are based on the **total cost of the holiday** per Party.
- 2) Excess Waiver - for an additional premium of **£7.00 per Party booking**, the standard claims excess can be deleted.
- 3) Simply add the premium required for the level of cover selected, to the Excess Waiver premium (if required).
- 4) Insurance Premium Tax (IPT) is included in these premiums at the current rate of 17.5%. Residents of the Isle of Man are exempt from Insurance Premium Tax. Please deduct 14.9% from the premiums shown.

Summary of Cover

The following is only a summary of the main cover limits. The full terms and conditions can be found in the policy document, a copy of which is available from Pavey Group on **01803 401 010**.

Section & Cover	Limit per person (up to) (unless otherwise shown)	Excess per person (unless otherwise shown)
1. Loss of deposit, Cancellation, Curtailment	cost of the holiday (max £6,000) per Party	£40 (£15 loss of deposit) per Party
2. Medical repatriation & other expenses		
Medical repatriation	£25,000	£40
Emergency accommodation	£500	Nil
Visit by close relative	£500	Nil
Transportation of deceased	£1,500	Nil
Hospital inconvenience benefit	£25 per day/£500 in total	Nil
Repatriation of vehicle/personal possessions	£1,000	Nil
Additional assistance	Reasonable costs	Nil
3. Personal accident		Nil
Death	£10,000	
Loss of eye(s), limb(s)	£15,000	
Permanent physical disability	£15,000	
4. Personal liability	£2,000,000	Nil (£100 damage to accommodation per Party)
5. Personal possessions & Personal money		£40
Possessions	£1,500	
Money	£250	
6. Unexpected events		Nil
Travel delay - over 6 hrs	£30	
Polluted beaches	£30 per day/£150 in total	
Catastrophe cover	£1,000	
Nuisance cover	£1,000	
7. Vehicle breakdown		Nil
(a) Labour charges; OR	£200 - per vehicle	
(b) Vehicle hire; or	£75 per day/£750 in total - per vehicle	
Alternative driver; or	£75 per day/£750 in total - per vehicle	
Rail or Coach fares	Overall cost - per vehicle	
Hotel costs	£50 per day	
Vehicle recovery	Overall cost - per vehicle	
Note: Cover is only provided under (a) up to £200 per vehicle OR (b) up to £3,000 per vehicle.		

