



Provided by: Northumberland Cottages Limited
Arranged by: P J Hayman & Company Limited

UK Plus

UK Holiday Protection

Master Policy No. RTRKP 40057

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) (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	

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 on page 2.

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**.

Important Telephone Numbers

Customer services: P J Hayman & Company Limited	0845 260 1634
24-hr emergency medical assistance - UK Helpline:	0845 520 1062
Claims department:	0845 260 1525

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Important Information

Thank **you** for taking out our UK Plus travel insurance.

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 the broker/issuing agent or P J Hayman & Company Limited on **0845 260 1634**.

Insurer

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

How your policy works

Your policy and booking confirmation/policy schedule 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 '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 related claims.

Cancellation rights

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** 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.



SCHEME REFERENCE: NOR1342

Insurance Policy 2011

Data Protection

Information about **your** policy may be shared between **your** travel or accommodation providers, their brokers, P J Hayman & Company Limited and Union Reiseversicherung AG for underwriting purposes.

You should understand that 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. **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 **020 7892 7300**, or by visiting their website at **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 Contract (Rights of Third Parties) Act 1999.

Definition of Words

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

Accident - means an unexpected event caused by something external and visible, which results in physical bodily **injury**, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Area of cover - you will not be covered if **you** travel outside the **UK**.

Business associate - means any person in the **UK** that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your** journey.

Catastrophe - means earthquake, explosion, fire, flood, hurricane, lightning, storm and tempest or some other event which directly affects the access to the area or holiday accommodation.

Curtailed - means 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.

Excess - means 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.

Existing medical condition - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

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.

We may be able to cover **you** for other activities that are not listed. Please contact the issuing Agent/Broker or P J Hayman & Company Limited on **0845 260 1634**. An extra premium may need to be paid.

Home - means one of **your** normal places of residence within the **UK**.

Injury - means bodily injury caused solely and directly through accidental, external, violent and visible means.

Insured person/insured party/you/your/yourself - shall mean any individual named on the policy schedule or the Tour Operator's booking form/confirmation invoice.

Insurer - means Union Reiseversicherung AG.UK Branch.

Journey - means a trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** not exceeding 45 days duration.

Loss of a limb - means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

Loss of an eye - means the complete and irrecoverable loss of the sight of an eye.

Nuisance - means substantial loss of visual amenity, excessive noise or other significant nuisance which renders the accommodation unsuitable for holiday purposes.

Pair or set - means a number of items of **personal possessions** that belong together or can be used together.

Period of insurance - means that under section 1 (Cancellation) insurance is effective from the date of issue of this policy and terminates on commencement of the planned **journey**.

In respect of all other sections insurance commences when the **insured person** leaves his/her place of residence or business in the **United Kingdom** (whichever is the later) to commence the **journey** until the time of return to his/her place of residence or business in the **United Kingdom** (whichever is the earlier) on completion of the **journey**. In any event not to commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return.

The **period of insurance** is automatically extended in the event that the return of the **insured person** is unavoidably delayed due to problems with public transport services or as a result of a medical emergency claim which has been notified to **us** or **our** appointed loss adjuster.

Application must be made to P J Hayman & Company Limited for any other extension and will only be effective when the appropriate additional premium has been paid and acceptance confirmed in writing.

Permanent total disablement - means absolute disablement from engaging in or giving attention to any gainful occupation for twelve calendar months and at the end of that time being beyond hope of improvement.

Personal money - means cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets, passports and travel tickets, all held for private and not business purposes.

Personal possessions - means each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables**).

Redundancy - means 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 - means **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)

Travelling companion - means any person that has booked to travel with **you** on **your** journey.

United Kingdom/UK - means England, Scotland, Wales, Northern Ireland and the Isle of Man.

Valuables - means 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 - means Union Reiseversicherung AG. UK Branch.

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 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 consultation or treatment has been received during the six months prior to the date of issue of this policy, the **excess** under section 1 - Loss of deposit, Cancellation, Curtailed will be increased to **£80** each and every loss or claim per **insured party** and the excess under section 2 - Medical repatriation & other expenses will be increased to **£80** each and every loss per **insured person**.

What to do in the Case of an Emergency

Please notify **us** immediately if:

- **you** are more than 25 miles from **home AND**
- **you** need to be hospitalised for at least 48 hours following emergency in-patient treatment,
OR
- **you** may have to return **home** early or extend **your** stay because of any illness or **injury**.

Telephone: **0845 520 1062**

State **you** are insured by UK Plus and P J Hayman & Company Limited.

Important: It is a condition of the insurance that:

- (a) All medical and repatriation costs are specifically authorised by **us** or **our** appointed agents. Failure to obtain prior authorisation could prejudice **your** claim.
- (b) **You** must assist **us** or **our** agents in any way to minimise any claim made.

Section 1 - Loss of Deposit, Cancellation, Curtailment

If you think you may have to cut your journey short (curtail) we must be told immediately - see under the heading "What to do in the Case of an Emergency" on page 2.

WHAT YOU ARE COVERED FOR:

Up to the **cost of the holiday** (maximum **£6,000**) as shown on your booking confirmation or policy schedule, in all per **insured party** in respect of reimbursement of deposits paid and forfeited and further payments due under the contract for travel and accommodation booked, if the holiday is necessarily and unavoidably cancelled or curtailed due to 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 a **relative** or **business associate** of you or a **travelling companion**.
- You or a **travelling companion** is called for jury service in the **UK** or as a witness in a court in the **UK**.
- 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 the **UK**.
- 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 (above) except **redundancy**.
- You are injured or ill and are in hospital for the rest of your journey.

Note:

- the amount payable is limited in respect of cancellation claims to the scale of cancellation charges as defined in the booking conditions of the accommodation provider's brochure(s).
- in respect of **curtailment** claims the amount is limited to the unexpired portion of the total contracted holiday cost for each night of the holiday foregone.

WHAT YOU ARE NOT COVERED FOR:

Under Cancellation and Curtailment

The first **£40** of each and every claim per party, except in respect of Loss of deposit only claims which are subject to an **excess** of **£15** per party.

Note: This excess increases to **£80 per party** in respect of claims arising from an existing medical condition. Refer to the Important - Medical Conditions on page 2.

Any circumstance stated under Important - Medical Conditions on page 2.

Anything caused by:

- your carriers' refusal to allow you to travel for whatever reason;
- the 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;
- 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.

Anything caused by you taking part in a **hazardous activity** or winter sports unless shown on your policy schedule.

Please refer to Conditions and Exclusions applicable to all sections that also apply.

Section 2 – Medical Repatriation and Other Expenses

This section includes a UK Helpline Service which must be contacted in the event of hospitalisation or if you think you may have to come home early or extend your journey because of illness, **injury** or accident - please see under the heading "What to do in the Case of an Emergency" on page 2.

WHAT YOU ARE COVERED FOR :

In the event that during the **period of insurance** the **insured person** is hospitalised for at least 48 hours, following emergency in-patient treatment whilst travelling in the **United Kingdom** AND is more than 25 miles from home, the following benefits will apply:

Medical Repatriation

To pay up to **£25,000** in total in respect of:

- Emergency medical repatriation approved by us to a hospital within the location of the **insured person's** normal place of residence 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 the **insured person's home** on approved discharge from hospital including the cost of a medical escort/relative or friend required on medical advice to accompany the **insured person**.

Emergency Accommodation

To pay up to **£500** in total in respect of the reasonable cost of hotel/ accommodation (room only) to enable one member of the **insured party** or immediate family to visit/ remain near the **insured person** if the **insured person** is hospitalised during the **period of insurance**.

Visit by Close Relative

To pay up to **£500** in total in respect of reasonable transport costs to enable a member of the **insured person's** immediate family to visit the **insured person** if the **insured person** is hospitalised during the **period of insurance** and if no family member already present.

Transportation of Deceased

To pay up to **£1,500** in total in the event of the death of the **insured person** during the **period of insurance** in respect of the cost of transporting the body or ashes (excluding funeral and interment costs) to the **insured person's** home town or normal place of residence.

Hospital Inconvenience Benefit

In the event that the **insured person** is admitted as an in-patient due to accidental bodily **injury** or sickness during the **period of insurance** a sum of **£25** per complete day that the **insured person** is hospitalised will be paid up to a maximum of **£500** in total.

Repatriation of Vehicle / Personal Possessions

To pay up to **£1,000** in total in respect of the cost of repatriation of the **insured person's** vehicle and/ or **personal possessions** to the **insured person's home** if during the **period of insurance** the **insured person** is hospitalised and in the event that there is no other qualified driver in the party at the time of repatriation/ approved discharge from hospital.

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 the **insured person's** immediate family and **business associate** following hospitalisation.

WHAT YOU ARE NOT COVERED FOR :

The first **£40** of each and every claim each **insured person** under Medical Repatriation.

Note: This excess increases to **£80 per person** in respect of claims arising from an existing medical condition. Refer to the Important - Medical Conditions on page 2.

Any circumstance stated under Important – Medical Conditions on page 2.

The cost of replacing any medication you were using when you began your journey,

Extra transport and accommodation costs which are of a higher standard to those already used on your journey, unless we agree.

Anything caused by:

- 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;
- you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **insured persons** are wearing crash helmets;
- you taking part in any **hazardous activity** or winter sports unless shown on your policy schedule;
- any costs incurred 12 months after the date of your death, **injury** or illness;
- any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Please refer to Conditions and Exclusions applicable to all sections that also apply.

Section 3 - Personal Accident

WHAT YOU ARE COVERED FOR :

We will pay **you** or **your** Personal Representative one of the following amounts for an **accident** during **your journey**.

Death - £10,000 for death (**we** will not pay more than **£2,500** if **you** are aged 15 or under at the time of the **accident**).

Permanent loss - £15,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement - £15,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do (**we** will not pay any compensation if **you** are aged 15 or under or aged 75 or over at the time of the **accident**).

WHAT YOU ARE NOT COVERED FOR :

Any circumstance stated under Important – Medical Conditions on page 2.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **you** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
- **you** 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;
- **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **insured persons** are wearing crash helmets;
- **you** taking part in any **hazardous activity** or winter sports unless shown on **your** policy schedule.

We will not pay more than one of the benefits resulting from the same **injury**.

Please refer to **Conditions and Exclusions** applicable to all sections that also apply.

Section 4 - 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 million** 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 watercraft or sailing vessels.

Please refer to **Conditions and Exclusions** applicable to all sections that also apply.

Section 5 - Personal Possessions & Personal Money

WHAT YOU ARE COVERED FOR :

Up to **£1,500** in total for **your personal possessions** damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **£250** in total whether jointly owned or not.

There is also a single article, **pair or set** limit of **£250**.

We will pay up to **£250** for loss or theft of **your personal money** in total, whether jointly owned or not while on **your journey**.

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.

You must report any theft or loss to the police within 24 hours of discovery and ask them for a written police report.

WHAT YOU ARE NOT COVERED FOR :

The first **£40** of each and every claim for each **insured person**;

More than the part of the **pair or set** that is stolen, lost or destroyed;

More than **£75** for any single article, **pair or set** unless the claim is substantiated by an original sales receipt or original pre-loss valuation;

Valuables unless an original sales receipt or original pre-loss valuation is provided;

Breakage of or damage to:

- sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment;
- Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin;

The cost of replacing or repairing false teeth;

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

Loss or theft of, or damage to the following:

- Items for which **you** are unable to provide a receipt or other proof of purchase;
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
- **Valuables** left in a motor vehicle;
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time;
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;
- Contact or corneal lenses, unless following fire or theft;
- Bonds, share certificates, guarantees or documents of any kind;
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**);

Compensation unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency;

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency;

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service;

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to **Conditions and Exclusions** applicable to all sections that also apply.

Section 6 - Unexpected Events

WHAT YOU ARE COVERED FOR :

Travel delay

Up to **£30** in all each **insured person** in respect of additional travel and accommodation expenses as a result of strike/ industrial action, adverse weather conditions or mechanical breakdown/ derangement of the sea vessel, aircraft or train which results in the delay of at least 6 hours in the outward departure as specified in the itinerary supplied to the **insured person**.

Polluted beaches

A sum of **£30** per complete day (maximum **£150**) per **insured person** in the event that the beaches at the **insured person's** pre-booked holiday accommodation are unfit for use due to pollution and written confirmation obtained from the Coast Guard and there was no prior indication of this at the time of booking.

Catastrophe cover

Up to **£1,000** per **insured person** in respect of additional travel and accommodation costs in the event that the area within 25 miles of the prebooked holiday accommodation suffers a **catastrophe**.

Nuisance cover

Up to **£1,000** per **insured person** in respect of additional travel and accommodation costs in the event that after the booked commencement date the holiday is disturbed by a significant **nuisance**, for a continuous period in excess of 48 hours and is outside of the control of the accommodation provider/letting agency.

WHAT YOU ARE NOT COVERED FOR :

Delays not substantiated by written confirmation from the carrier.

Failure to notify the travel agent, tour operator or provider of transport or accommodation immediately it is found necessary to cancel or curtail the travel arrangements.

Circumstances already known at the time of taking out this insurance.

Any claim not substantiated by third party evidence e.g. a police / local authority report etc.

Please refer to Conditions and Exclusions applicable to all sections that also apply.

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:

- You** are a resident of the **UK**.
- 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.
- You** have a valid policy schedule/booking confirmation.
- 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.
- 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:

- 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.
- Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- Take over and deal with, in **your** name, any claim **you** make under this policy.
- 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.
- 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.
- 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.
- Not accept liability for costs incurred after the date the treating doctor and **our** medical advisers agree **you** should return **home**, if **you** refuse to be repatriated.
- 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 and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- If **you** cancel or cut short **your journey** all cover will be cancelled without refunding **your** premium.
- Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Exclusions Applicable To All Sections

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

- A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
- 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.
- Any epidemic or pandemic.
- 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**.

- Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- Any currency exchange rate changes.
- 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 the Medical repatriation and other expenses and Personal accident sections).
- You** acting in an illegal or malicious way.
- You** not enjoying **your journey** or not wanting to travel.
- 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.

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, Northumberland Cottages Limited, The Old Stable Yard, Chathill, Northumberland, NE67 5DE, Telephone 01665 589434, 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, policy number 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.

How To Make A Claim

If **you** need to make a claim please contact the UK 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:

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

Below is a list of the documents **we** will need in order to deal with **your** claim :

- **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.

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.

Northumberland Cottages Limited, Registered address: Greaves West and Ayre, 1-3 Sandgate, Berwick upon Tweed, Northumberland TD15 1EW Registered No. 05132459.

Northumberland Cottages Limited is an Appointed Representative of ITC Compliance Ltd who are authorised and regulated by the Financial Services Authority (FSA).

This insurance is provided by Northumberland Cottages Limited and 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.

UK 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 regulated 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