

24/7 travel insurance – 2009 / 2010 Backpacker Cover

Policy Summary – Key information you the customer need to be aware of

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

1. WHO PROVIDES YOUR INSURANCE COVER?

24/7 travel insurance* is arranged by P J Hayman & Company Limited with UK Underwriting Ltd on behalf of:

Sections 1 and 3 - 12 is underwritten by Fortis Insurance Limited.

Section 2 of this insurance is underwritten by IGI Insurance Company Limited.

*24/7 travel insurance is a trading name of P J Hayman & Company Limited.

2. TYPE OF INSURANCE

The policy is designed for those who wish to insure themselves when travelling for cancellation, loss of deposit or curtailment, BONDPLUS (Financial Failure), medical & emergency expenses, personal possessions, delayed possessions, personal money & travel documents, personal liability, personal accident, legal expenses, mugging, hijack / kidnap and search & rescue.

3. SIGNIFICANT FEATURES AND BENEFITS

Your policy includes the following features and benefits, which are explained in detail in your policy booklet.

(Please refer to pages 4 to 6 of your policy document for full details of each section and page 8 of your policy document for details of 'What to do in the event of a Medical Emergency')

Section	Cover	Limits (per person)		Policy Excess* (per person)
		Standard Cover	Premier Cover	
1.	Cancellation, Loss of Deposit or Curtailment	£1,000	£2,000	£75 (loss of deposit claims - £30)
2.	BONDPLUS (Financial Failure)	not available	£1,500	£50
3.	Medical & Emergency Expenses	£2,000,000	£5,000,000	£75
4.	Personal Possessions - Valuables limit - Single items, pairs or sets limit	not available - -	£1,000 £150 £150	£50
5.	Delayed Possessions (over 12 hours)	not available	£100	Nil
6.	Personal Money & Travel Documents - Cash limit	not available -	£500 £100	£50 -
7.	Personal Liability	£1,000,000	£2,000,000	Nil
8.	Personal Accident a) Death b) Loss of Limb(s) / eye(s) c) Permanent Total Disablement	£5,000 £5,000 £5,000	£10,000 £10,000 £10,000	Nil Nil Nil
9.	Legal Expenses	not available	£10,000	Nil
10.	Mugging	not available	£500	Nil
11.	Hijack/Kidnap	not available	£500 (£100 per day)	Nil
12.	Search & Rescue	not available	£5,000	Nil

*Policy Excess

You will be responsible for the first part of a claim made under certain sections of this insurance (shown above) – this is known as the "Excess".

Please refer to pages 4 to 6 of your policy document and the Definitions on pages 3 and 4.

4. SIGNIFICANT AND UNUSUAL EXCEPTIONS OR LIMITATIONS

There are some exceptions in your policy. Please refer to your policy document for full details, but the most significant or unusual exceptions and limitations are outlined below:-

Age Limits

Cover is only available for persons aged 35 years or under at the start date of your policy.

Residency

To be eligible for this insurance policy, you must be a UK resident and registered with a medical practitioner in the UK.

Health

The policy contains conditions relating to your health.

You must refer to the 'Health Declaration and Health Exclusions' on pages 2 and 3 of your policy document.

The **24/7 travel insurance** policy is designed to cover persons who do not have a pre-existing medical condition.

However if you are able to comply with the medical warranty, cover will be provided if you have one (and only one) of the medical conditions listed as acceptable in the **'Health Declaration and Health Exclusions' on pages 2 and 3 of your policy document.**

Certain exclusions may also apply in respect of those non-travellers (e.g. close relatives and/or close business associates) suffering from a pre-existing medical condition, who may have an affect on your travel plans.

Please refer to page 3 of your policy document for full details.

You will not be covered where at the time of taking out this insurance:

- you are receiving or on a waiting list for in-patient treatment;
- you are travelling against medical advice or for the purpose of obtaining treatment;
- you have received a terminal prognosis;
- you are under the care of a doctor or hospital specialist (other than for regular check ups);
- you are waiting medical tests or the results thereof;
- you have been treated as a hospital in-patient or been referred to a specialist consultant in the last year;
- if, within the last five years:
 - you have been treated for a breathing condition;
 - you have been treated for a heart-related condition (such as angina);
 - you have been treated for a malignant condition (e.g. cancer).

You will not be covered if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your trip.

You will not be covered if you know you will need medical treatment during your trip or you are travelling specifically to get medical treatment.

Cancellation, Loss of Deposit or Curtailment

You are not covered for any circumstances that could be reasonably expected to result in a claim at the time you took out the insurance.

Please refer to section 1 on page 4 and General Exclusions on pages 6 and 7 of your policy document

Medical and Emergency Expenses

You are not covered for in-patient treatment which has not been notified to and agreed by our Emergency Medical Assistance Service or out-patient treatment and related expenses over **£300** unless they have been agreed by our Emergency Medical Assistance Service.

Please refer to section 3 on page 4 and General Exclusions on pages 6 and 7 of your policy document

Possessions and Money

Your policy provides cover for loss or damage to your personal possessions, however we will take an amount off for age and depreciation.

There is no cover for:

- loss of personal possessions or money if you cannot produce a Police report or an airline Property Irregularity Report to substantiate the claim;
- loss of valuables that are left unattended - for instance, in a suitcase or a vehicle or in the custody of airlines or other carriers.

The policy also contains maximum amounts that can be claimed for individual items, valuable items, and cash. Your policy provides full details of these limits.

Please refer to sections 4, 5 and 6 on pages 4 and 5 and General Exclusions on pages 6 and 7 of your policy document

Personal Liability

There is no cover where you are held responsible for any damage or injury as a result of using a vehicle, aircraft or watercraft.

Please refer to section 7 on page 5 and General Exclusions on pages 6 and 7 of your policy document

Acceptable Activities

Your travel insurance policy does not automatically cover you for all activities. A list of acceptable activities is included within the Definitions. If you intend taking part in an activity not listed as acceptable, you should contact us to see whether it can be covered.

Please refer to Definitions on pages 3 and 4 and General Exclusions on pages 6 and 7 of your policy document

General Exclusions

There is no cover:

- for any consequence of war or similar risks;
- for terrorist activity;
- for any consequential loss (refer to Definition on page 3 of your policy document);
- if travelling to countries where the British Foreign Office have advised against travel.

Please refer to General Exclusions on pages 6 and 7 of your policy document

5. DURATION OF CONTRACT

The insurance offers Single Trip cover for your holiday or trip.

The policy provides cover for one specific trip. If you have chosen this policy, the insurance Schedule will show when the cover starts and finishes.

During the period of insurance you are permitted to return home once. On entry to your country of residence the cover will cease and will commence again upon your departure. There will be no deferral of cover corresponding to the number of days at home.

6. CANCELLATION

Please read the policy carefully. If the insurance does not meet your requirements please return it within 14 days of the date of issue, but before departure date.

Provided no claim has been made your premium will be refunded in full. Thereafter you may cancel the policy at anytime, however no refund of premium is payable.

Please refer to Cancellation Rights on page 1 of your policy document

7. HOW TO CLAIM

Follow the instructions in the Claims Procedure in your policy booklet, and report your claim as soon as possible, but no later than 31 days after your return. If you do not do this, your claim may not be met.

If you require a claim form please advise the section of the insurance on which you want to claim, by contacting:

24/7 Claims Department, P J Hayman & Company Limited, Stansted House, Rowlands Castle, PO9 6DX
Telephone **+44 (0) 845 260 1525** (Monday-Friday, 9.00am to 5.00pm excluding Bank Holidays)
and quote reference **24/7 travel insurance**
or You may contact Us by fax on: **+44 (0) 23 9241 9049**
or email Us at **claims@pjhayman.com**

We may ask for documentation to support your claim.

Please refer to Claims Procedure on page 7 of your policy document

The emergency assistance provided for you by this Insurance is operated by **24/7 travel insurance Emergency Assistance Service**.

In the event of any illness, injury, accident involving anyone insured under this policy where the anticipated costs are likely to exceed **£300**, you must notify **24/7 travel insurance Emergency Assistance Service** as follows:

By telephone: +44 (0) 845 260 1575

Please refer to 'What to do in the event of a Medical Emergency' on page 8 of your policy document

8. COMPLAINTS PROCEDURE

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact:

All Complaints relating to section 1 and 3 - 12

The Customer Services Manager,
24/7 travel insurance
P J Hayman & Company Limited,
Stansted House, Rowlands Castle,
Hampshire, PO9 6DX.

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

Head of Claims, UK Underwriting Limited,
2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB.

All Complaints relating to section 2 only

The Managing Director,
IGI Insurance Company Limited,
Market Square House,
St. James's Street,
Nottingham, NG1 6FG.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service.

Please refer to the full Complaints Procedure on page 8 of your policy document

9. FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Fortis Insurance Limited and IGI Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

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