

# UK Plus - Policy Summary:

## Key Information You the Customer need to be aware of



### keyfacts

**This is a Policy Summary only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the Policy Document, which you should also read carefully. A copy of the policy wording is available on request.**

#### 1. Who provides your insurance cover?

**UK Plus Insurance** is underwritten by ELVIA Travel Insurance International N.V (Netherlands). Mondial Assistance (UK) Limited is ELVIA's UK administrator. Our contact address is Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon CR9 1AJ. UK Plus Insurance is arranged by PJ Hayman & Company Limited.

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

The policy is designed to insure those who wish to insure themselves when travelling for: loss of deposit, cancellation or curtailment, medical repatriation & other expenses, personal accident, personal liability, personal possessions & personal money and additional expenses.

#### 3. What else do you need to know about your UK Plus policy?

Important information about pre-existing medical conditions	Significant exclusions or limitations	Policy Section
If the Insured Person has a pre-existing medical condition, the excess under Section 1 - Loss of Deposit, Cancellation & Curtailment and Section 2 - Medical Repatriation & Other Expenses will be increased to <b>£80</b> each and every loss or claim per party.	<b>Cover is not provided where at the time of taking out this insurance:</b> <b>1. The Insured Person:</b> (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 or at the time of booking. <b>2. The Person whose condition gives rise to a claim:</b> (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) is pregnant and the pregnancy was more than 28 weeks at the end of the journey; or (iv) is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or (v) has been given a terminal prognosis.	Medical Conditions
Significant features and benefits	Significant exclusions or limitations	Policy Section
<b>Loss of Deposit, Cancellation or curtailment</b> We will pay <b>up to the cost of the holiday</b> if it is unavoidably cancelled or curtailed due to certain necessary circumstances. These circumstances are listed on page 7 of the Policy Document.	<b>Cover is not provided for:</b> Any claim where you are unable to comply with the Medical Conditions.	1.
<b>Medical Repatriation and Other Expenses (UK Helpline)</b> Up to <b>£10,000</b> for an emergency repatriation to a local hospital. Cover is also available for: emergency accommodation (up to <b>£200</b> ), visit by a close relative (up to <b>£250</b> ), transportation of deceased (up to <b>£1,000</b> ), hospital benefit (up to <b>£200 - £10</b> per day) and repatriation of vehicle/luggage (up to <b>£1,000</b> ).	<b>Cover is not provided for:</b> Any claim where you are unable to comply with the Medical Conditions.	2.
<b>Personal Accident</b> Accidental bodily injury resulting in loss of limb(s) / eye(s), permanent physical disablement - <b>£10,000</b> . Death Benefit <b>£5,000</b> .	<b>Cover is not provided for:</b> Physical disablement where you are aged 15 years or under or aged 75 years or over. More than <b>£1,000</b> death benefit when you are aged 15 or under.	3.
<b>Personal Liability</b> Up to <b>£2million</b> for costs that you are legally liable for arising during your trip as a result of: <ul style="list-style-type: none"> <li>- accidental injury to any person or</li> <li>- loss or damage to other peoples property</li> </ul>	<b>Cover is not provided for:</b> Damage to property belonging to you, or in your care or custody, or a member of your family or a person employed by you. Claims arising out of your business or occupation.	4.
<b>Personal Possessions &amp; Personal Money</b> Up to <b>£1,500</b> for personal possessions and personal money damaged, stolen, lost or destroyed on your journey.	<b>Cover is not provided for:</b> Your failure to exercise reasonable care for the safety of your property. Claims for loss or theft where a police report is not obtained within 24 hours of discovery.	5.
<b>Additional Expenses</b> <ul style="list-style-type: none"> <li>- Up to <b>£20</b> if your departure is delayed in excess of 6 hours</li> <li>- up to <b>£75</b> if 15 per day if beaches are unfit for use due to pollution</li> <li>- up to <b>£500</b> should your holiday accommodation suffer from fire, flood, lightning damage, etc.</li> <li>- up to <b>£500</b> should your holiday be disturbed by significant nuisance e.g. excessive noise etc.</li> </ul>	<b>Cover is not provided for:</b> Claims not supported by a written report from your carrier.	6.

## **Features - What is not covered**

### **Excess**

The maximum amount deducted per claim for a single event or occurrence will be:

- **£40** per person for Section 1 - Cancellation & Curtailment (Loss of Deposit claims - £15 per person), Section 2 - Medical Repatriation & Other Expenses and Section 4 - Personal Possessions & Personal Money.  
The excess under Sections 1 & 2 is increased to **£80** per person if a claim is due to a pre-existing medical condition.
- **£100** per person for Section 3 - Personal Liability (damage to holiday accommodation only).

### **Consequential losses**

There is no cover for any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment, see General Exclusions.

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

This is a single trip policy which is effective for loss of deposit and cancellation risks from the date of issue of the policy until the commencement of the planned holiday/trip. For all other sections of cover, the policy is effective from the date you leave your place of residence or business in the United Kingdom to commence the journey, until you return to your place of residence or business in the United Kingdom on completion of the journey.

## **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.

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

If your cover does not meet your requirements, please notify us within 14 days of receiving your Insurance Policy and return all your documents for a refund of your premium.

Contact your Insurance Broker, the **Pavey Group** on **01803 401010**.

If during the 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?**

### **Medical Assistance**

If you are in the UK and need medical assistance, please call our UK Helpline on: **0208 603 9929** Fax: **0208 603 0204**

### **For all other claims:**

Telephone **0845 230 3524** between 9am and 5pm, Monday to Friday and ask for a claim form, or write to:

UK Plus Claims Department, P J Hayman & Company Limited, 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:

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

If this does not solve your problem then please write to: The Quality Services Manager, Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon, CR9 1AJ.

If you are not satisfied with our final response you can refer the matter to The 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 from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance cover is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any 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 230 0631 and we will be pleased to organise an alternative version for you.**