



Provided by: **Coastal Cottages of Pembrokeshire Limited**
Arranged by: **P J Hayman & Company Limited**

UK Plus

UK Holiday Protection

Travel must take place within 18 months of the start date of **your** policy.

Master Policy No. RTYKP 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)
Loss of deposit, Cancellation, Curtailment	cost of the holiday (max £6,000)

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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 issuing Agent/Broker or P J Hayman & Company Ltd on **02392 419 888**.

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.

Accurate and relevant information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** volunteer is not misleading. This applies both when **you** take the policy out and at any time during the policy period. If **you** do not do so, **we** reserve the right to void **your** policy from inception. In the event that it becomes necessary to do this, **we** will give **you** seven days' notice of cancellation of the policy by recorded delivery to **you** at **your** last known address. Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond **your** reasonable control, **you** must also tell **us** if **you** are aware of any circumstances at the time **you** purchase this insurance, or at any time afterwards, which could possibly result in **you** having to make a claim; otherwise **you** may not be covered. **You** can do this by calling **02392 419 888**.

We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if **we** feel that the information **you** give **us** changes **our** assessment of the risk involved.

You should keep a record of any extra information **you** give **us**.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify the issuing Agent/Broker or P J Hayman & Company Limited on **02392 419 888** 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.

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 any information **you** have given **us** will be processed in compliance with the provisions of the current legislation, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties. **You** have a right of access to, and correction of, information that **we** hold about **you**. If **you** would like to exercise either of these rights **you** should contact **us**. All **your** insurers contact details are provided within the section titled 'Making a Complaint'.

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 0800 678 1100 or 020 7741 4100, 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 Contracts (Rights of Third Parties) Act 1999.

IMPORTANT TELEPHONE NUMBERS

Customer services:	02392 419 888
P J Hayman & Company Limited	
24-hr emergency assistance - UK helpline:	02079 027 996
Claims department:	01437 767 600

WHAT TO DO IN THE CASE OF AN EMERGENCY

Please notify **us** immediately if **you** may have to return **home** early or extend **your** stay because of any illness or injury.

Telephone: **02079 027 996**

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

Important: It is a condition of the insurance that:

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

coastal
cottages

SCHEME REFERENCE: COA0503

Insurance Policy 2018

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.

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

Beach swimming - within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.

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**.

Curtailed/Curtail - means the cutting short of **your journey** by **your** early return **home** or **your** repatriation to a hospital or nursing home in **your home** country. Payment will be made on the number of full days of **your journey** that are lost from the day **you** are brought **home**.

Doctor - means a general practitioner, consultant or specialist.

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 - any activity that requires skill and involves increased risk of injury, except where these form part of a published activity arranged by or organised through the tour operator. There is no cover for any professional sporting activity, or any kind of racing except racing on foot, or any kind of **manual labour**.

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/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.

Leisure activity - the following activities are automatically covered:

- banana boating, **beach swimming**, cricket, cycling (under 1,000m), fell walking, fishing (including deep sea), golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing (no cover for Personal accident or Personal liability), marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, 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 (pool - not **open water swimming**), trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

If the activity **you** are participating in is not mentioned above please contact the issuing Agent/Broker or P J Hayman & Company Limited on **02392 419 888**. An extra premium may need to be paid.

Note:

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. **We** consider 'professional or competitive' to be activities/sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of **£200**.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi - professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy.

Manual labour - means work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

Medical condition - means any disease, illness or injury, including any psychological conditions.

Open water swimming - swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.

Period of insurance - means that under Loss of deposit and Cancellation cover starts from the date of issue of this policy and ends when **you** leave **home**. **Curtailed** cover starts when **you** commence **your journey** and ends when **you** complete **your 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 which has been notified to P J Hayman & Company Ltd or to **our** Emergency Assistance – UK Helpline.

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 spouse or partner (who **you** are living together with), parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

Relevant information - a piece of important information that would increase the likelihood of a claim under **your** policy.

Travelling companion - a person with whom **you** are travelling with and on the same booking, or with whom **you** have arranged to meet at **your journey** destination with the intention of spending a proportion of **your journey** with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

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

We/our/us - shall mean 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 **doctor** 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.

YOUR INSURANCE COVER

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 1.

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 person** in respect of reimbursement of deposits paid and forfeited and further payments due under the contract for:

- (i) transport charges,
- (ii) personal accommodation,
- (iii) **UK** car hire,
- (iv) pre-paid excursions booked by **you** before **you** go on **your journey**,

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:

- (a) 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**.
- (b) **You** or a **travelling companion** is called for jury service in the **UK** or as a witness in a court in the **UK**.
- (c) **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**.
- (d) **Your redundancy**.
- (e) 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:

- (a) Anything mentioned in Cancellation (above) except **redundancy**.
- (b) **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

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;
- the death of any pet or animal;
- a one-way trip;
- any trip where the ticket has no fixed return date.

Any payment or part payment made using frequent flyer vouchers, Air / Avios Miles vouchers or other vouchers that have no financial face value.

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).

Any claim where **you** are unable to provide proof of **your termination of employment** due to **redundancy**.

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.

Any resumption of a **journey** once it has been curtailed. There is no further cover once **you** have returned to **your home**.

Please refer to Conditions and Exclusions 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**.
- You** support any claim with the correct documentation as laid out in the individual section.

We have the right to do the following:

- Cancel the policy if **you** do not tell **us** about **relevant information** 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.
- 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 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.
- Only pay **our** proportion of any loss where **you** have not insured for the full cost of the **journey**.
- Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom**.

EXCLUSIONS

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

- Relevant information** that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
- 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.
- 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.
- Any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
- Any **hazardous activity** or any kind of **manual labour**.
- Anything caused by **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft).
- Anything caused by **you, your travelling companion, relative or business associate** being under the influence of:
 - drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
 - alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine;
 - solvents; or
 - anything relating to **you, your travelling companion, relative or business associates** prior abuse of drugs, alcohol or solvents.
- Your** suicide, self injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life).
- You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate at **home**.
- You** travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications.
- 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.

Note: **you** can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>

B. This insurance will not cover:

- Loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- Any trip where the ticket has no fixed return date.
- A one-way trip.

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.

All complaints (*other than* relating to the sale of the policy or the claims service), please contact: Quality & Improvements Manager, URV
1 Tower View, Kings Hill, West Malling ME19 4UY
Telephone: **0203 829 6604**

Complaints relating to the sale of the policy *or* the claims service, please contact: Coastal Cottages of Pembrokeshire Limited
Coastal House, Narberth Road, Haverfordwest SA61 2XG.

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 the outcome **you** may ask the Financial Ombudsman Service (FOS) to review **your** case.

Their address is Exchange Tower, Harbour Exchange Square, London E14 9SR

Their telephone advice line is:

0300 123 9123 (freephone number for mobile users) or

0800 023 4567 (freephone number for a landline).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Online sales only:

If **you** purchased **your** policy online, **you** are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on **your** behalf.

HOW TO MAKE A CLAIM

If **you** need to make a claim please complete the CLAIM FORM REQUEST slip (on page 4) and post it to:

Coastal Cottages of Pembrokeshire Limited

Coastal House, Narberth Road, Haverfordwest SA61 2XG.

Telephone **01437 767 600** or email info@coastalcottages.co.uk

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.

Please call 02392 419 888 for large print, audio and Braille.

Coastal Cottages of Pembrokeshire Limited, Registered address: Coastal House, Narberth Road, Haverfordwest, SA61 2XG Registered No. 2748097

Coastal Cottages of Pembrokeshire Limited are authorised and regulated by the Financial Conduct Authority (FCA)

This insurance is provided by Coastal Cottages of Pembrokeshire 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 Conduct 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 subject to limited regulation in the United Kingdom by the Financial Conduct 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: 1 Tower View, Kings Hill, West Malling ME19 4UY

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority



CLAIM FORM REQUEST

Simply fill in this slip and forward to:

COASTAL COTTAGES OF PEMBROKESHIRE, Coastal House, Narberth Road, Haverfordwest SA61 2XG

In respect of Cancellation of the holiday, Coastal Cottages of Pembrokeshire will charge an administration charge of £50 + VAT

Name: _____ Policy Schedule Number: _____

Address: _____ Booking Confirmation Number: _____

Name of Tour Operator / Accommodation Provider: COASTAL COTTAGES OF PEMBROKESHIRE Type of Claim: ☐ CURTAILMENT ☐ CANCELLATION