



Complete Peace of Mind for only £27.50

Important information about your Holiday Cancellation & Personal Insurance & Vehicle Breakdown Cover.

INSURER

This insurance is underwritten by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom.

Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority and are members of the Financial Services Compensation Scheme. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

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

POLICY DOCUMENT

The policy wording gives you full details of what is and what is not covered and what to do if you need to claim. It is very important that you read the whole of this policy before you travel and make sure the cover is suitable for you. Please make sure that you take it on holiday with you in case of an emergency. A copy of the policy wording is available on request.

POLICY LIMITS

Each section of the policy shows the most you can claim but other limits may apply. For example under the Personal Possessions & Personal Money Section there are other specific limits for any one item and for valuables (including photographic equipment). If you intend to take expensive items with you please check that you are fully covered.

CONDITIONS AND EXCLUSIONS

Your policy does not cover all possible events and expenses. There are conditions and exclusions that apply to individual sections of the policy and general conditions and exclusions that apply to the whole policy.

Premium Per Party – £27.50

All premiums include Insurance Premium Tax at the current rate.

IMPORTANT – MEDICAL CONDITIONS – HEALTH EXCLUSION

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.

TELLING US ABOUT RELEVANT FACTS

Before you travel you must tell us about anything that may affect your cover. If you do not tell us about something that may be relevant, your cover may be refused and we may not cover any related claims.

HAZARDOUS ACTIVITIES

If you are going to take part in any hazardous sports or activities you should check that the policy covers you.

CANCELLATION RIGHTS

If your cover does not meet your requirements, please return the documentation within 14 days of receipt and your premium will be refunded in full unless you have travelled made a claim or intend to make a claim.

MAKING A COMPLAINT

The policy contains a complaints procedure which tells you what steps you can take if you wish to make a complaint.

SUMMARY OF COVER

The following is only a summary of the main cover limits and you should read the policy document for the full terms and conditions.

Section & Cover	Limit (up to) – per Person (unless otherwise shown)	Excess – per Person (unless otherwise shown)
1. Loss of Deposit, Cancellation, Curtailment	cost of the holiday (maximum £6,000) per Party	£40 (£15 loss of deposit) per Party
2. Medical Repatriation & Other Expenses		
Medical repatriation	£25,000	£40
Emergency accommodation	£500	Nil
Visit by close relative	£500	Nil
Transportation of deceased	£1,500	Nil
Hospital inconvenience benefit	£25 per day/ £500 in total	Nil
Repatriation of vehicle/personal possessions	£1,000	Nil
Additional assistance	Reasonable costs	Nil
3. Personal Accident		Nil
Death	£10,000	
Loss of eye(s), limb(s)	£15,000	
Permanent physical disability	£15,000	
4. Personal Liability	£2,000,000	Nil (£100 damage to accommodation per Party)
5. Personal Possessions & Personal Money		£40
Possessions	£1,500	
Money	£250	
6. Unexpected Events		Nil
Travel Delay – over 6 hrs	£30	
Polluted Beaches	£30 per day/ £150 in total	
Catastrophe cover	£1,000	
Nuisance cover	£1,000	
7. Vehicle Breakdown		Nil
a. Labour charges	£200 – per Vehicle	
OR		
b. Vehicle hire; or	£75 per day/ £750 in total – per Vehicle	
Alternative driver; or	£75 per day/ £750 in total – per Vehicle	
Rail or Coach Fares	Overall cost – per Vehicle	
Hotel costs	£50 per day	
Vehicle recovery	Overall cost – per Vehicle	

NOTE: under Section 7. Vehicle Breakdown - cover will only be provided under a. OR b. Where cover is provided under b. the maximum amount payable shall not exceed **£3,000**.

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 person insured, for each section, for each incident. The amount you have to pay is the excess.

BASIS OF ADVICE

We can only offer insurance products from P J Hayman & Company Limited.

VALID PERIOD

The insurance offerings are available for holidays booked between 14th September 2011 and 31st December 2012 and which depart between 6th January 2012 and 6th January 2013.

DEMANDS & NEEDS STATEMENT

This product meets the demands and need of those requiring cover against Loss of Deposit, Cancellation, Curtailment, Medical Repatriation and Other Expenses, Personal Accident, Personal Liability, Personal Possessions & Personal Money or other Unexpected Events (Travel Delay/Polluted Beaches/Catastrophe cover/Nuisance cover) and Vehicle Breakdown whilst on holiday.

STATUS DISCLOSURE

Cornish Cottage Holidays Ltd is an appointed representative of ITC Compliance Limited who is authorised and regulated by the Financial Services Authority (FSA). Their registration number is 313486 which can be checked by visiting www.fsa.gov.uk or contact the FSA on **0300 500 5000**.

FOR CLAIMS OR QUERIES about this cover, please contact:

P J Hayman & Company Limited
Stansted House
Rowlands Castle
Hampshire. PO9 6DX

Claims Dept:
Telephone 0845 260 1525

Customer Services (for cover queries):
Telephone 0845 260 1634

To take our holiday insurance, fill in the appropriate section of the booking form or call

01326 573808

ALL DETAILS CORRECT AS AT DATE OF PRINT BUT SUBJECT TO CHANGE WITHOUT NOTICE.