

# Travel Insurance

## Insurance Product Information Document



**Company:** This insurance is administered by PJ Hayman & Company Limited. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965. PJ Hayman & Company Limited is authorised and regulated by the Financial Conduct Authority - Firm Reference: 497103.

This insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Registered Office: Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ. Registered in England no. 01514453. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847, with the exception of Gadget Cover where the insurer is Collinson Insurance.

### Product: Free Spirit Single Trip and Annual Multi-trip Travel Insurance – Super Cover

This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document and Policy Schedule. You should read your Policy Document and Policy Schedule carefully to ensure your cover meets your needs.

**What is this type of insurance?** This Single Trip and Annual Multi-trip policy protects you against costs that could arise in the course of your travels. It covers things such as cancellation of your trip, medical treatment, personal liability, legal expenses and theft or temporary loss of your personal possessions.



### What is insured?

- ✓ **Cancellation and Curtailment** - up to £3,000 if you need to cancel your trip or come home early
- ✓ **Medical Treatment Abroad & Repatriation to the UK** - up to £7,500,000
- ✓ **Cover Upon Your Return Home Following Hospitalisation Abroad:**
  - Home Help - up to £500
  - Emergency cosmetic treatment - up to £2,500
  - Non-cosmetic dental treatment - up to £350
  - Physiotherapy - up to £350
  - Convalescence in the UK following at least 5 days hospitalisation abroad - up to £750
- ✓ **Personal Accident** - up to £15,000 if bodily injury caused by an accident results in your death, loss of a limb or sight, or permanent total disablement
- ✓ **Travel Delay** - up to £300 if the aircraft, boat or train you are due to travel on is delayed for at least 12 hours (or up to £3,000 if you decide to abandon your trip after at least 12 hours' delay)
- ✓ **Missed Departure** - up to £1,000 if you miss your flight, train etc. on the outbound or return leg of your trip
- ✓ **Personal Possessions, Medical Aids and Prescribed Medications** - up to £2,000 for personal belongings, up to £1,000 for medical aids, and up to £250 for prescribed medications, lost, stolen or damaged during your trip. Also, up to £250 for replacement of essential items if your personal belongings, medical aids or prescribed medications are delayed for more than 12 hours on your outward journey
- ✓ **Money, Passport and Travel Documents** - up to £1,000 (cash limit £250) for loss or theft of money, your passport or travel documents. Also up to £200 for travel and accommodation expenses to obtain a replacement for a lost or stolen passport
- ✓ **Personal Liability** - up to £2,000,000 if you cause an accident on your trip which leads to injury of any person, or loss of or damage to another person's items or property
- ✓ **Legal Expenses** - up to £25,000 for legal costs to pursue a claim for compensation if someone causes your death or injury
- ✓ **Travel Risks:**
  - up to £250 if you are the victim of a mugging attack;
  - up to £2,000 if you are the victim of hijack or kidnap;
  - up to £500 if as a result of a natural disaster you are forced to move from your booked accommodation and you have to find alternative accommodation
- ✓ **Journey Disruption** - up to £1,000 for unused travel and accommodation costs, plus other benefits, if your journey is disrupted for reasons listed in the policy wording including due to airspace closure
- ✓ **Travel within the United Kingdom only** - up to £5,000 for non-medical cover
- ✓ **Gadget Cover** - up to £1,000 if your gadgets are lost, stolen or damaged

### Optional Covers

- **Winter Sports** - up to £500 for loss of or damage to your ski equipment. Cover also for lost/damaged hired ski equipment, for hiring replacement ski equipment if yours is delayed for more than 12 hours, and for any unused portion of a ski pack (lift passes etc.) if you are ill or injured. Also up to £400 for additional transport/accommodation expenses if you are unable to reach or leave your resort due to an avalanche or severe weather conditions and up to £400 if you are unable to ski due to piste closures.
- **Excess Waiver** - you can choose to pay an extra premium to waive the policy excess that would otherwise apply for each claim. However, the excess applying to Gadget cover and any excess set either because an insured person has a medical condition we have agreed to cover, or due to sports and activities cover you may have bought, will still apply.



### What is not insured?

#### For claims under all cover sections other than Gadget Cover:

- ✗ Any claim arising from you travelling as a passenger on an ocean or river cruise.
- ✗ Claims arising from existing medical conditions – unless you have told us about them and we have agreed to provide cover.
- ✗ Any claim if you have travelled against the advice of a medical practitioner, or where a medical practitioner would have advised against you travelling had you asked their advice before beginning the trip.
- ✗ There is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.
- ✗ Any claim arising from suicide, drug use, alcohol or solvent abuse or you deliberately putting yourself at risk.
- ✗ Any claim arising from taking part in or practice of any professional sporting activities.
- ✗ Taking part in any sport or activity not listed in the policy wording as "covered as standard", unless an extra premium has been paid to include other sports or activities.
- ✗ Any claim for cancellation or curtailment of your trip due to circumstances known to you before the insurance was bought, or at the time of booking any trip, which could have been expected to lead to cancellation or curtailment of the trip.
- ✗ Any costs which are recoverable from your travel or accommodation provider or agent, your credit/debit card company, Paypal, ABTA, ATOL or similar organisations.
- ✗ Any claim for loss, theft or damage to personal belongings, (including valuables), medical aids, money, passports or travel documents left unattended at any time, unless left in a safety deposit box, in your locked trip accommodation, or in the locked boot or covered luggage area of a motor vehicle.
- ✗ Any claim caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

However, this exclusion does not apply to claims for medical treatment abroad, or if there is a medical requirement to bring you home. We will also provide cover if you are forced to cancel your trip before the start date because you became ill with an infectious or contagious disease, including contracting Coronavirus. However, cover for unrecoverable cancellation costs following a positive Covid-19 diagnosis is only provided where you have been unable to travel to or enter any country because you have tested positive.

#### For claims under Gadget cover:

- ✗ Gadgets left unattended when away from your hotel accommodation, or in any vehicle (unless concealed in a locked boot or closed internal compartment), or in your hotel accommodation (unless stolen following forced entry).



## Are there any restrictions on cover?

- ! This insurance is only available to residents of the United Kingdom (England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man) or members of the British Armed Forces (under a BFPO address).
- ! You must have been a resident in the United Kingdom for the last 6 months.
- ! You must be registered with a medical practitioner in the United Kingdom.
- ! This insurance will not cover you for travel to a specific country or area where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel.
- ! All children under the age of 18 on the date you bought the policy must travel with an adult insured under the policy.
- ! Cover for winter sports can only be provided where an insured person is aged 69 years or under on the date you bought your policy.
- ! Trips must be two-way trips starting and ending in the United Kingdom or must start from a Ministry of Defence base/location where there is a recognised British Forces Post Office address.
- ! Trips must start and finish within the period of insurance shown on your Policy Schedule.
- ! Trips within the United Kingdom must include at least 1 nights' booked accommodation.
- ! You must not be travelling against the advice of a medical practitioner.
- ! Your trip cannot be for the specific purpose of receiving medical treatment during the trip.
- ! Where you bought Single Trip cover, the trip cannot be for more than 115 days (or 45 days if an insured person is aged 76 years or over on the date you bought the policy).
- ! Where you bought Annual Multi-trip cover, you may take any number of trips within the period of insurance but each trip cannot be for more than 32 days. Winter sports cover is limited to a maximum total of 17 days in the period of insurance.
- ! Under many sections of this insurance, claims will be subject to an excess. This means that you will be responsible for the first part of each claim, per incident claimed for, under each cover section by each insured person. You can pay an extra premium for "Excess Waiver" so that an excess is not payable. However, the excess applying to Gadget cover and any excess set either because an insured person has a medical condition we have agreed to cover, or due to sports and activities cover you may have bought, will still apply.



## Where am I covered?

- ✓ You will be covered for trips to any destination within the Geographical Area of cover shown on your Policy Schedule. You will not be covered for any travel outside the Geographical Area of cover you have chosen, unless you are en route to your chosen Geographical Area of cover.



## What are my obligations?

### Disclosing important information

- You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make a change to your policy.
- If an insured person's health or medication changes after you bought your policy but before you start your trip, you must contact the policy administrator, PJ Hayman & Company Limited on 02392 419 080 (this is a basic rate number). You will then be told whether or not we can cover the insured person's medical condition and if we can, whether an extra premium is required.

### When making a claim

- You should report any medical emergency as soon as possible. If you need to claim in relation to Gadget Cover, please notify the claims handler as soon as possible. Claims under all other sections of cover should be notified to the claims handler within 31 days of returning home.
- You must provide, at your expense, any information, evidence and receipts etc. we require including medical certificates from a medical practitioner where appropriate, as well as police reports and other necessary reports following loss, theft, injury or damage.
- You must report losses and thefts to the police as soon as possible, and where possible within 24 hours of discovery.



## When and how do I pay?

You must pay the full amount of the premium due when taking out this insurance. You can pay by either credit or debit card and you can do this online via the FreeSpirit website [www.freespirittravelinsurance.com](http://www.freespirittravelinsurance.com) or you can call the policy administrator PJ Hayman & Company Limited on **02392 419 080** (this is a basic rate number).



## When does the cover start and end?

**If annual multi-trip cover is selected:** Your period of insurance is shown on your Policy Schedule and lasts for 12 months. Cancellation cover starts from the date of commencement of your period of insurance or, if later, the date any trip is booked, and ends when you leave home to start any trip. The cover under all other cover sections starts when you leave home to start your trip and ends when you complete your trip.

**If single trip cover is selected:** Your period of insurance is shown on your Policy Schedule and runs from the date your policy is issued until the completion of your trip. Cancellation cover starts from the date the policy was issued and ends when you leave home to start your trip. The cover under all other cover sections starts when you commence your trip and ends when you complete your trip.



## How do I cancel the Contract?

If you wish to cancel your policy, please contact the policy administrator, PJ Hayman & Company Limited by:

Email: [Direct.sales@pjhayman.com](mailto:Direct.sales@pjhayman.com)

Telephone: 02392 419 080 (this is a basic rate number)

Writing to: PJ Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX

1. **If you wish to cancel the policy within the 14-day cooling off period**  
If you decide this cover is not suitable for you and you want to cancel your policy, contact the policy administrator within 14 days of the policy start date or the date you receive your insurance documents, whichever is later. Any premium already paid will be refunded to you in full.\*
2. **If you wish to cancel the policy after the 14-day cooling off period**

### For Single Trip policies:

If you cancel the policy at any time after the 14-day cooling off period, you will be entitled to a refund of the premium paid, subject to a deduction of 30% for the cancellation cover you have received.

### For Annual Multi-trip policies:

You will be entitled to a proportion of the premium, in accordance with the amounts shown below.

Period of Cover	Refund Due
Up to two months	60%
Up to three months	50%
Up to four months	40%
Up to five months	30%
Up to six months	25%
Six months or over	No refund

\* **Important - Applicable to all policies** We will not refund any premium if you have travelled since the policy started, or if you have made or if you intend to make a claim, or an incident has occurred which is likely to give rise to a claim.