

# Travel Insurance

## Insurance Product Information Document

**Longstay & Backpacker**  
extended stay travel insurance

Company: URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland. 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.

This policy is underwritten by URV with the exception of Gadget cover which is underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group.

Please see the policy wording for full details.

### Product: Longstay & Backpacker - Extended Stay Policy - Longstay Cover

**This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy documents.**

#### What is this type of insurance?

This is travel insurance, available on a Single Trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.

#### What is insured?

The policy covers up to the following amounts, if:

✓ You are not able to go on your trip	£2,500
✓ You need to come home early	£500
✓ You need emergency medical treatment	£5,000,000
✓ You are confined to a public hospital	£400
✓ You need to be repatriated	£5,000,000
✓ Your possessions are lost, stolen or damaged	£2,000
✓ Your possessions are delayed	£100
✓ Your cash is lost or stolen	£250
✓ Your passport is lost or stolen	£250
✓ Your travel to/from your destination is disrupted	£1,000
✓ Your departure is delayed by 12 hours or more	£100
✓ You choose to cancel after a delay of 24 hours	£2,500
✓ You are held legally liable for injury or damage	£2,000,000
✓ You need legal advice	£25,000
✓ You suffer death or injury following an accident	£15,000
✓ Your gadgets are lost, stolen or damaged	£1,000
✓ You want to Return Home - 2 trips up to 21 days	Included
✓ You want to Stop Over - 7 days in higher rated area	Included

You can add the following optional cover to your policy:

Excess Waiver

**Note:** the excess for Gadget cover would still apply and if an excess is imposed following Medical Screening, this would still apply, in the event of a claim.

#### What is not insured?

- ✗ Excesses apply and are shown in the insurance policy - you are responsible for paying this amount in the event of a claim, unless you have purchased the excess waiver.
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing.
- ✗ Dental treatment other than to alleviate sudden pain.
- ✗ Trips which have begun before your policy cover start date.
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean that you can't travel.
- ✗ You taking part in activities unless stated as covered on your policy documentation.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Natural damage (e.g. wear & tear).
- ✗ Any trip involving a cruise, cargo or container ship travel.

#### Are there any restrictions on cover?

- ! This is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, anyone to be insured is waiting to have any medical investigations, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover for valuables, money or gadgets, unless they are on your person or in a safe/safety deposit box or locked in your accommodation.



## Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region when the Foreign and Commonwealth Office (FCO) has 'advised against all travel' or 'all but essential travel'. For further details, visit: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- You must answer any pre-sale questions as truthfully and accurately as possible.
- You must read your policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any change including any changes to medical conditions or the health of anyone on the policy.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply.

Cover will not be provided if payment is incomplete or rejected or if the policy is cancelled.



## When does the cover start and end?

Single Trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



## How do I cancel the Contract?

If you find that the terms and conditions do not meet your requirements and you no longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium and you have not travelled, claimed or intend to claim, on the policy.

You can do this by writing to P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX or emailing [Direct.sales@pjhayman.com](mailto:Direct.sales@pjhayman.com)

We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day cooling off period, provided you have not travelled, claimed or intend to make a claim, on the policy.

For Single Trip policies, if we agree to a refund, then we will refund 50% of the policy premium.