

## 24/7 cruise insurance 2009/2010 Policy Summary: Key Information you the Customer need to be aware of

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?

24/7 cruise insurance is underwritten by the UK & Ireland Branch Office of Union Reiserversicherung AG (URV) and administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. 24/7 cruise insurance is arranged by P J Hayman & Company Limited.

### 2. What does 24/7 cruise insurance cover me for?

The policy is designed to insure those who wish to insure themselves when travelling and provides the following cover as shown in the schedule of benefits table below. The limits are shown per person unless otherwise stated within the policy.

## Schedule of Benefits

### PRE-TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
<b>A. Cancellation charges</b>	up to your selected sum insured as shown on the schedule of insurance for prepaid transport and accommodation	<b>£75</b> Deposit only claims: <b>£25</b>

### TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
<b>B1. Departure delay</b>	<b>£30</b> after first 12 hours <b>£30</b> for each following complete period of 12 hours up to a maximum of <b>£150</b>	<b>Nil</b>
Missed departure	up to <b>£1,000</b>	<b>Nil</b>
Abandonment after <b>24</b> hours	up to your selected sum insured as shown on the schedule of insurance	<b>£75</b>
<b>B2. Personal possessions</b>	up to <b>£250</b> for each individual item up to an overall total of <b>£400</b> for valuables up to a maximum of <b>£2,500</b> in total	<b>£50</b>
Possessions delayed in transit for more than <b>12</b> hours	purchase of essential items up to <b>£200</b>	<b>Nil</b>
<b>B3. Personal money</b>	up to <b>£250</b> in cash on your person up to <b>£1,000</b> in total	<b>£50</b>
Loss of travel documents	travel and accommodation costs necessary to replace your lost travel documents up to <b>£500</b>	<b>Nil</b>
<b>B4. Emergency medical expenses</b>	up to <b>£5,000,000</b> outside your home country	<b>£75</b>
State hospital benefit/cabin confinement	up to <b>£50</b> for each full day you are confined to a hospital bed in a state hospital or confined to your cabin up to a maximum of <b>£1,000</b>	<b>Nil</b>
<b>B5. Curtailment (cutting short trip)</b>	unused portion of costs up to your selected sum insured as shown on the schedule of insurance	<b>£75</b>
<b>B6. Personal liability</b>	up to <b>£2,000,000</b>	rented property damage <b>£250</b> all other claims <b>£50</b>
<b>B7. Personal accident</b>	<b>£10,000</b> for your accidental death <b>£10,000</b> for loss of arms or legs <b>£10,000</b> if you are permanently unable to work after an accident on your trip	<b>Nil</b> <b>Nil</b> <b>Nil</b>
<b>B8. Legal advice and expenses</b>	up to <b>£25,000</b>	<b>£50</b>

### 3. What else do I need to know about my 24/7 cruise insurance policy?

You have 2 policies. The first policy - your pre-travel policy, covers you from the time of booking and payment of premium up to the time you leave home to commence your trip. The second policy - your travel policy, starts when you leave your home to commence your trip.

Important information about pre-existing medical conditions	Significant exclusions or limitations
<p><b>PRE-TRAVEL POLICY</b> The policy may not provide cover for re-occurring or pre-existing medical conditions. If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last <b>2</b> years you should phone the 24/7 cruise HealthCheck Line on <b>0845 230 3522</b> to see if cover is available. Any special terms will be confirmed in writing.</p> <p><b>PRE-TRAVEL AND TRAVEL POLICY</b> You must tell us if your health or medication <b><i>changes between booking your trip and travelling</i></b>. Your policy may not continue to provide cover for re-occurring or pre-existing medical conditions, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or any other medical condition which has been treated in hospital or has been referred to a specialist in the last <b>2</b> years you should phone the 24/7 cruise HealthCheck Line on <b>0845 230 3522</b> to see if cover is available. Any special terms will be confirmed in writing.</p> <p>Your failure to disclose any material facts may mean that your policy will not cover you and it may invalidate it altogether.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.</li> <li>Anything which is a result of a pre-existing medical condition of a close relative or close business associate.</li> </ul>

### POLICY A - PRE-TRAVEL POLICY - This offers cover for some things that might happen to prevent you travelling

Significant features and benefits	Significant exclusions or limitations
<p><b>Cancellation Charges - Section A.</b> Cover for necessary cancellation, if you are unable to travel.</p>	<ul style="list-style-type: none"> <li>Cancellation due to a pre-existing illness or injury of the traveller unless cover has been agreed in writing and any additional premium paid.</li> <li>Cancellation due to a pre-existing illness or injury of a close relative or business associate.</li> <li>The carriers refusal to allow you to travel for whatever reason.</li> <li>The death or illness of any pets or animals.</li> </ul>

### POLICY B - TRAVEL POLICY - This offers cover for some things that might happen whilst you are travelling

<p><b>Departure Delay - Section B1.</b> Cover for departure delay and missed departure outside your control.</p>	<ul style="list-style-type: none"> <li>Delay due to the failure of the transport or accommodation provider.</li> <li>Claims where you have not pre-booked, have a stand by ticket and do not have confirmed space.</li> <li>Claims caused by strikes or industrial action announced before you left home.</li> <li>Claims for missed connections outside the United Kingdom.</li> </ul>
<p><b>Personal Possessions - Section B2.</b> Cover for loss or damage to your personal possessions if these are lost, damaged or stolen during your trip.</p>	<ul style="list-style-type: none"> <li>Valuables left unattended except where they are locked in a safe or safety deposit box where these are available or left out of sight in your locked personal holiday or trip accommodation.</li> <li>Personal possessions left unattended away from your personal holiday or trip accommodation except personal possessions (but not valuables) left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>Losses not reported to the police within 24 hours.</li> </ul>
<p><b>Personal Money - Section B3.</b> Cover for loss or theft of personal money during your trip.</p>	<ul style="list-style-type: none"> <li>Loss or theft of personal money or travel documents that are not: <ul style="list-style-type: none"> <li>on your person;</li> <li>held in a safe or safety deposit box where one is available;</li> <li>stored out of sight in your locked personal holiday or trip accommodation.</li> </ul> </li> <li>Losses not reported to the police within 24 hours.</li> </ul>
<p><b>Emergency Medical &amp; Associated Expenses - Section B4.</b> Cover for the cost of emergency medical treatment, if you are taken ill or injured while outside your home country.</p>	<ul style="list-style-type: none"> <li>Your participation in a hazardous activity unless an additional premium has been paid and the policy endorsed.</li> <li>Any treatment which in the opinion of the treating doctor, can wait until your return home.</li> <li>In-patient treatment that has not been notified to and agreed by the emergency medical service.</li> </ul>
<p><b>Curtailed - Section B5.</b> Cover for curtailment if you need to come home early due to your illness or injury or because of the unexpected death or illness of a close relative or business associate.</p>	<ul style="list-style-type: none"> <li>Curtailed due to death or illness of a close relative or close business associate caused by a pre-existing medical condition.</li> <li>Cutting short your trip unless the emergency medical service have agreed.</li> </ul>

Significant features and benefits	Significant exclusions or limitations
<b>Personal Liability - Section B6.</b> Cover for personal liability if you become legally liable to pay damages should you cause injury, illness or disease to any person or you damage a third party's property.	<ul style="list-style-type: none"> <li>• Compensation or any other costs caused by accidents involving ownership, use or possession of:               <ul style="list-style-type: none"> <li>- mechanically propelled vehicles and any trailers attached to them;</li> <li>- aircraft, motorised skis, motorised waterborne craft or sailing vessel;</li> <li>- firearms or incendiary devices.</li> </ul> </li> </ul>
<b>Personal Accident - Section B7.</b> A single lump sum payment made for your accidental bodily injury, that independently of any other cause results in your: death; loss of limb(s) / eye(s); permanent total disablement.	<ul style="list-style-type: none"> <li>• You driving a motorcycle for which you do not hold a full licence to ride in your home country.</li> <li>• You riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.</li> </ul>
<b>Legal Advice &amp; Expenses - Section B8.</b> Cover for legal costs and expenses incurred in pursuing claims and damages due to your death or personal injury while on your trip.	<ul style="list-style-type: none"> <li>• Any claim made by you against another insured person or member of your family.</li> <li>• Any claim for damage to a motor vehicle.</li> </ul>

Features	What is not covered	Policy Section(s)
<b>Losses</b>	Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees etc. unless it is specified in the policy.	General Exclusions applying to all Sections of the Policy
<b>Cancellation Cover Abandonment Cover Curtailed Cover</b>	You may select the level of cover you require up to the scheme maximum. The level of cover is restricted for persons aged 71 years and over.	<b>A. B1. B5.</b>

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

Your policy will run from the dates shown on your schedule once your policy is issued.

#### 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. It is very important to tell us about any changes in medical conditions.

#### 6. What Cancellation Rights do you have?

If the terms of conditions of your policy do not meet your requirements, please notify us within 14 days of receiving your insurance receipt and return all your documents for a refund of your premium.

You can write to: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire, PO9 6DX. Tel: 0845 260 1581.

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.

#### 7. How do I make a claim?

• If you are abroad and need medical assistance, please call CEGA 24 hour medical emergency service on:

**+44 (0) 845 230 7134** or fax **+44 (0) 1243 773169**

• For legal advice please call the Pannone LLP helpline on:

**0161 228 3851** or fax **0161 909 4444**

• For all other claims, please obtain a form from Travel Claims Facilities via the internet at :

**www.travel-claims.net**

or call : **0845 370 7133** fax : **0870 620 5001** and ask for a claim form.

#### 8. What to do if you have a complaint?

Should you wish make an appeal about a decision we have made, you may write to:

1. If your appeal is regarding the selling of your policies or medical screening:

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

2. If your appeal is regarding policy cover or the claims or emergency assistance services:

**The Claims Manager,  
Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.**

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:

(a) Write to:

**The Branch Manager,  
URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU**  
who will review the decision.

If you are still not satisfied with the outcome you may:

(b) Ask the Financial Ombudsman Service (FOS) to review your case.

Their address is **South Quay Plaza, 183 Marsh Wall, London, E14 9SR.**

Their telephone advice line is **+44 (0) 845 080 1800**

#### 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).