

# Travel Insurance

## Insurance Product Information Document

**Longstay & Backpacker**  
extended stay travel insurance

**Company:** American International Group UK Limited

**Underwritten by:** American International Group UK Limited. Registered in the United Kingdom (number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109), with the exception of Gadget cover which is underwritten by Collinson Insurance.

**Administered by:** P J Hayman & Company Limited. Reg no. 2534965. Authorised and regulated by the Financial Conduct Authority. Registered in the United Kingdom (number 497103). Authorised and regulated by the Financial Conduct Authority. Register number 497103.

### Product: Longstay & Backpacker - Extended Stay Policy - Longstay PLUS 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 amounts specified, if:

✓ You are not able to go on your trip	£3,500
✓ You need to come home early	£750
✓ You need emergency medical treatment	£5,000,000
✓ You are confined to a public hospital	£500
✓ You need to be repatriated	£5,000,000
✓ Your possessions are lost, stolen or damaged	£2,500
✓ 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	£145
✓ You choose to cancel after a delay of 24 hours	£3,500
✓ 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	£1,500
✓ You want to Return Home - 4 trips up to 31 days	Included
✓ You want to Stop Over - 7 days in higher rated area	Included

You can add the following optional cover to your policy:

Study or Work Placement Abroad Extension £6,000

Excess Waiver

Note: the excess for Gadget cover would still apply.



#### 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.

If you would like more information on alternative cover in this instance, please visit the MoneyHelper website at: <https://www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory> or telephone 0800 138 7777.

- ✗ 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 or from weather).
- ✗ Any trip involving a cruise, cargo or container ship travel.
- ✗ Any claims for cancellation or curtailment arising from any epidemic or pandemic (including being quarantined) or if you travel against the advice of the Foreign, Commonwealth & Development Office (FCDO).



#### 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 trips booked or travel to a destination outside the area of cover shown on your Policy Schedule.
- ! 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. No cover is provided for any trip in, to, or through Cuba, Iran, Syria, North Korea or the Crimea region.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth & Development Office (FCDO) has 'advised against all travel' or 'all but essential travel'.



## What are my obligations?

- You must answer any questions at the start of the policy and during the policy period 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.
- If you need to make a claim you must follow the claims procedure set out in your policy and provide us with a fully completed claim form as soon as possible.



## 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.

If we agree to a refund, then we will refund a proportion of the policy premium.