Travel Insurance

Insurance Product Information Document

Longstay & Gap Year

Company: Endurance Worldwide Insurance Limited

Underwritten by: The policy is underwritten by Endurance Worldwide Insurance Limited, a wholly owned subsidiary of Sompo International Holdings Ltd., registered in England and Wales, Registration Number 04413524, home state, United Kingdom. Registered Office: 2 Minster Court, 1st Floor, Mincing Lane, London, EC3R 7BB. Endurance Worldwide Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority under registration number 219654. This can be found on the Financial Services Register at www.fca.org.uk with the exception of Gadget cover which is underwritten 100% by Collinson Insurance.

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.

Administered by: PJ 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 & Gap Year - Insurance for Life's Great Adventures - 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:

- ✓ **Cancellation charges** – You are not able to go on your trip **£3,500**
- ✓ **Curtailment** – You need to come home early **£2,500**
- ✓ **Emergency medical expenses** – You need emergency medical treatment or repatriation **£5,000,000**
- ✓ **State hospital benefit** – You are confined to a public hospital **£50** per 24 hours up to **£500**
- ✓ **Personal possessions** – Your possessions are lost, stolen or damaged **£2,500**
- ✓ **Possession delayed in transit** – Your possessions are delayed for more than 12 hours **£100**
- ✓ **Personal money** – Your cash is lost or stolen **£250**
- ✓ **Passport & travel documents** – Your passport or travel documents are lost or stolen **£250**
- ✓ **Missed departure** – Your travel to/from your destination is disrupted **£1,000**
- ✓ **Departure delay** – You are delayed by 12 hours or more **£145**
- ✓ **Abandonment** – You choose to cancel after a delay of 24 hours **£3,500**
- ✓ **Personal liability** – You are held legally liable for injury or damage **£2,000,000**
- ✓ **Legal advice & expenses** – You need legal advice **£25,000**
- ✓ **Accidental death & disability** – You suffer death or injury following an accident **£15,000**
- ✓ **Gadget cover** – Your gadgets are lost, stolen or damaged **£1,500**

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?

- ✗ Any claim for an existing medical condition or any medical condition that is undiagnosed or being investigated unless we have agreed cover in writing and any additional premium has been paid.
- ✗ Any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy
- ✗ Any costs or losses associated with obtaining any recommended vaccines, inoculations or medications prior to your trip.
- ✗ Any claim where you have travelled against the advice of your doctor or a medical professional.
- ✗ Any activity unless the appropriate 'Activity pack' is shown on your Schedule of Insurance and, where applicable, the premium has been paid for the activity you are taking part in.
- ✗ Anything caused by you or your travelling companion being under the influence of drugs, alcohol, solvents or anything relating to you or your travelling companion's prior abuse of drugs, alcohol or solvents.
- ✗ Any claim arising from relevant information known by you at the time of buying this policy or which occurs between booking and travel which you did not tell us about.
- ✗ Any claim arising from you taking part in any work that is not permitted manual labour.
- ✗ You travelling on a cruise or any travel on cargo or container ships.
- ✗ Any claim arising from quarantine or travel restrictions relating to a current or previous epidemic or pandemic declared by the World Health Organization or by any official governmental body or health authority.
- ✗ Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea region or where the FCDO advises against all or all but essential travel.
- ✗ Losses arising out of:
  - War (including civil) invasion, hostilities or warlike operations, rebellion, revolution, insurrection, civil commotion or terrorism.
  - Suicide, self-injury or wilful act of self-exposure to terrorism.
  - Any action or prohibitive regulations by customs or other government officials or authorities.
  - Your involvement in a criminal act or as a result of you not following the laws of the country or local authorities

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 Schedule of Insurance (other than a Stop Over of up to 7 days in a higher rated area).
- ! 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.
- ! This policy is only available to people aged under 70 if you are travelling Worldwide, or under 76 if you are travelling in Europe, Australia or New Zealand.

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 Schedule of Insurance.
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.

Where 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 Schedule of Insurance or when you are repatriated by the assistance company.
Your policy allows you up to 4 visits home during your trip. If you decide to break your trip and return home, your cover will be suspended when you clear customs in your home country and will restart after baggage check-in when you resume your trip.

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

emailing: 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. If we agree to a refund, then we will refund 50% of the policy premium providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.