Cancellationplan UK Plus

UK Holiday Protection

Available to ALL ages

No medical screening

FREE vehicle breakdown cover

Provided by:

PAVEY group

for Premier Cottages

2014

Cancellation**plan**

Essential cover for those taking holidays in the UK providing protection for holiday bookings and travel

Key features:

No upper age limit
Cancellationplan is available to people of ALL ages.

No medical screening
Standard travel insurance policies will often require medical screening for those with pre-existing medical conditions. Cancellationplan however has **no** medical screening.

Competitive premiums
With premiums starting **from only £19.00 per party,** Cancellationplan provides great value protection for your holiday bookings and travel – see page 3 for full details.

24-hour emergency medical & vehicle assistance
Cancellationplan gives you access to a first class medical and vehicle breakdown assistance service.
Experienced coordinators are available 24 hours a day, 365 days a year, to resolve your problems.

Excess waiver option
Under some sections of your policy you will have to pay an excess per person - only one excess applies per party on Cancellation claims and Liability where the claim is for damage to accommodation.
You can opt to delete the standard excesses by paying a small additional premium – see page 3 for details.

First class claims service
A first class claims service is a must. We aim to settle straight forward claims within 5 working days.

Eligibility – UK residents
The policy is available to residents of the United Kingdom*.

Eligibility – Non UK residents
Some limited cover is available to non UK* residents who purchase the cover whilst residing or staying in the UK*. Cover is only provided for Loss of deposit, Cancellation and Curtailment and specific terms and conditions apply. Please contact P J Hayman & Company Ltd on **0845 260 1634**, for full details of the cover. A policy and endorsement will be provided.

*United Kingdom/UK is defined as: England, Scotland, Wales, Northern Ireland and the Isle of Man.

Important - Medical Conditions
Before applying for cover, you and each person to be insured must consider the following:

All claims are excluded where at the time of taking out this insurance:

1. The insured person:
- (i) is aware of any set of circumstances which could reasonably have been expected to give rise to a claim; or
- (ii) has suffered from a chronic or recurring illness during the previous twelve months UNLESS permission is obtained from the treating doctor of fitness to travel at the time of booking; or
- (iii) is travelling against the advice of a doctor or where they would have been if they had sought their advice before beginning the trip; or
- (iv) knows that they will need treatment or consultation at any medical facility during the trip; or
- (v) is travelling for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

2. The person whose condition gives rise to a claim:
- (i) is receiving, or on a waiting list for treatment in a hospital or nursing home; or
- (ii) is awaiting the results of any tests or investigations; or
- (iii) has been given a terminal prognosis.

If the insured person has an existing medical condition for which consultation or treatment has been received during the 6 months prior to the date of issue of the policy, the excesses under Cancellation / Curtailment and Medical repatriation & other expenses (see Summary of Cover on page 3) are increased from £40 to £80.

Cancellation rights
If your cover does not meet your requirements, you can return the documentation within 14 days of receipt.

Provided you have not travelled or made or intend to make a claim, your premium will be refunded in full.

Why do you need Cancellationplan insurance?
When your booking is confirmed, you are legally bound to pay the accommodation provider if you have to cancel your holiday as well as losing your deposit. Cancellation insurance is recommended just in case the worst should happen.

Premium Guide

Valid from 1st January 2014 for holidays commencing up to 31st December 2015 for travel within the UK*

Total holiday cost up to:	Premium per booking:
£400	£19.00
£800	£29.00
£1,200	£37.00
£1,600	£47.00
£2,000	£57.00
Each additional £50	£2.20
Vehicle cover	**FREE**
Excess waiver	£8.00

Notes:

1) The premiums shown apply **per booking** and not per person and are based on the total cost of the holiday per party.

2) Excess waiver - for an additional premium of **£8.00 per party booking**, the standard claims excess can be deleted.

3) Simply add the premium required for the level of cover selected, to the Excess waiver premium (if required).

4) Insurance Premium Tax (IPT) is included in these premiums at the current rate.

5) The policy provides cover for one vehicle only.

*UK - England, Scotland, Wales, Northern Ireland and the Isle of Man.

Summary of Cover

This is a summary only. Full terms and conditions can be found in the policy wording, a copy is available from:
Pavey Group on **01803 652 222**

Cover	Limit per person (up to) (unless otherwise shown)	Excess per person (unless otherwise shown)
Loss of deposit, Cancellation, Curtailment	**Cost of the holiday** (max **£6,000**) per party	**£40** (£15 loss of deposit) per party
Medical repatriation & other expenses		
Medical repatriation	**£25,000**	**£40**
Emergency accommodation	£500	Nil
Visit by close relative	£500	Nil
Transportation of deceased	£1,500	Nil
Hospital inconvenience benefit	£25 per day/£500 in total	Nil
Repatriation of vehicle/personal possessions	£1,000	Nil
Additional assistance	Reasonable costs	Nil
Personal accident		**Nil**
Death	**£10,000**	
Loss of eye(s), limb(s)	**£15,000**	
Permanent physical disability	**£15,000**	
Personal liability	**£2,000,000**	**Nil** (£100 damage to accommodation per party)
Personal possessions & Personal money		**£40**
Possessions	**£1,500**	
Money	**£250**	
Unexpected events		**Nil**
Travel delay - over 6 hrs	**£30**	
Polluted beaches	**£30** per day/**£150** in total	
Catastrophe cover	**£1,000**	
Nuisance cover	**£1,000**	
Vehicle breakdown		**Nil**
(a) Labour charges;	£200 - per vehicle	
OR		
(b) Vehicle hire; or	£75 per day/£750 in total - per vehicle	
Alternative driver; or	£75 per day/£750 in total - per vehicle	
Rail or Coach fares	Overall cost - per vehicle	
Hotel costs	£50 per day	
Vehicle recovery	Overall cost - per vehicle	
Note: Cover is only provided under **(a)** up to **£200** per vehicle OR **(b)** up to **£3,000** per vehicle.		

Application Form

To obtain cover, please complete the form below and return it, with your payment, to:
Pavey Group, Minerva House, Orchard Way, Edginswell Business Park, Torquay, Devon TQ2 7FA

Applicant

Title _____ Initials _____ Surname _____

Address _____

_____ Postcode _____ Daytime telephone number _____

Cover required

Departure Date: / / Return Date: / / No. of Days: _____

LIST OF INSURED PERSONS (If more than 8 please attach a 'Group' list)

Name	Name

Accommodation Provider:

Premium summary

Holiday Costs up to £ _____ £ _____

Delete Excesses (£8.00 per party booking) YES / NO £ _____

Total Premium Due: £

Declaration

I declare that I have read for myself and on behalf of those persons for whom I have arranged cover, the **Important - Medical Conditions** note on page 2.
I confirm there are no circumstances that could be reasonably expected to give rise to a claim.

Signed: Date: / /

Payment VISA / Mastercard / Maestro / Delta

Card type: Credit ☐ Debit ☐

Please debit my card with **£** _____

Note: 2% charge for payments by credit card - debit cards no charge

CARD NUMBER

CARD VALID FROM CARD EXPIRY DATE

SECURITY NUMBER ISSUE NUMBER

Cardholder's signature _____

Cardholder's name _____

Address (if different from above) _____

_____

_____ Postcode _____

Issuing Agent / Broker

Pavey Group Limited trading as Pavey Group are authorised and regulated by the Financial Conduct Authority

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