

Travel Insurance

Insurance Product Information Document

StaycationPlan

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).

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: StaycationPlan - Single Trip Travel Insurance Policy for journeys within the United Kingdom

The following summary does not contain the full terms and conditions of the contract which can be found in your Insurance Policy and Policy Schedule. The agreed sums insured are specified in your Insurance Policy.

What is this type of insurance?

Cancellation and Travel Insurance for travel within the United Kingdom.



What is insured?

The policy covers up to the amounts specified, if:

- ✓ You are not able to go on your trip £6,000 (per party)
- ✓ You need to come home early £6,000 (per party)
- ✓ You need emergency medical repatriation £25,000
- ✓ Your possessions are lost, stolen or damaged £1,500
- ✓ Your cash is lost or stolen £250
- ✓ Your travel to/from your destination is disrupted £300
- ✓ Your trip is disrupted by an unexpected event:
 - Travel delay £90
 - Polluted beaches £150
 - Natural disaster cover £1,000
 - Nuisance cover £1,000
- ✓ You are held legally liable for injury or damage £2,000,000
- ✓ You suffer death or injury following an accident £15,000

You can add the following optional cover to your policy:

Excess waiver



What is not insured?

- ✗ 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 and Development Office (FCDO), government or local authority.
- ✗ Excesses apply and are shown in the Insurance Policy - you are responsible for paying this amount in the event of a claim.
- ✗ Existing medical conditions where you are not able to comply with the Important Medical statement as detailed within the Insurance Policy.
If you would like more information on alternative cover in this instance, please visit the MoneyHelper website at: <https://www.moneyhelper.org.uk/travel-insurance-directory> or telephone 0800 138 7777.
- ✗ 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 you can't travel.
- ✗ You taking part in activities unless stated as covered in your Insurance Policy.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease.
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip.
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of an epidemic or pandemic.



Are there any restrictions on cover?

- ! This is a travel insurance policy and not private medical insurance.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule.
- ! Unless agreed with us there will be no cover for travel to an area that is classified by the Foreign, Commonwealth & Development Office (FCDO), government or local authority as advice against all or all but essential travel.
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations.
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked.
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation.



Where am I covered?

Cover only applies for journeys within the United Kingdom, which is defined as England, Scotland, Wales, Northern Ireland and the Isle of Man.



What are my obligations?

- You must be a UK resident and in the UK at the start of the policy.
- At the start of the policy and during the policy period you must give complete and accurate answers to any questions we may ask you.
- Premiums must be paid on time.
- If you need to make a claim you must follow the claims procedure set out in your Insurance Policy and provide us with a fully completed claim form as soon as possible.
- If you are hospitalised and more than 25 miles away from home, you must call us as soon as you possibly can thereafter.



When and how do I pay?

You must pay your premium before the policy can be issued.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



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?

You can cancel within 14 days of purchase provided you have not travelled or claimed on the policy.

You can cancel by phoning 02392 419 843, emailing direct.sales@pjhayman.com or writing to P J Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX.