

# CORONAVIRUS (COVID-19) IMPORTANT INFORMATION



## What am I covered for?

- You're covered for cancelling or cutting your trip short if you fall ill with COVID-19 provided you did not know you had the illness or were not in the process of being tested at the time of booking your trip. You will need supporting documentation such as correspondence and medical records from your doctor or medical practitioner.
  - Where eligible, you will be covered for your non-refundable costs providing that you haven't been able to change your booking or get compensation from your tour operator, accommodation provider, airline, travel agent or other provider.
- You're covered for Medical Repatriation and Other Expenses if you fall ill with COVID-19 whilst on your trip. This includes cover for any reasonable accommodation and/or travelling expenses as well as the cost of any necessary repatriation expenses.
  - This cover is not provided, however, where you have travelled against the advice of the Foreign, Commonwealth & Development Office (FCDO), government or local authority or against medical advice.

## What am I not covered for?

- You won't be covered if you have to cancel or cut your trip short as a result of any travel restrictions such as a national or local lockdown or if the Foreign, Commonwealth & Development Office (FCDO), government or local authority is advising against all (but essential) travel due to COVID-19 or any other epidemic or pandemic.
- You also won't be covered where you need to claim for cancelling or cutting your trip short as a result of any need to self-isolate or quarantine.
- Any claims as a result of your airline or travel provider becoming insolvent or having an administrator appointed and being unable to provide agreed services are not covered.
- We won't cover you if you change your mind and decide you do not want to travel.
- Any costs for COVID-19 tests prior to travelling.

## Payment Methods

- You can apply online at:  
[www.staycationplan.co.uk](http://www.staycationplan.co.uk)
- If you would prefer to speak to one of our agents, please call P J Hayman & Company Ltd on:  
**02392 419 843**  
(Monday to Friday 9am - 5pm, closed Bank Holidays)

If calling P J Hayman & Company Ltd please quote the Agent details shown in the box below.

### Agency Stamp

[www.staycationplan.co.uk](http://www.staycationplan.co.uk)

This insurance is arranged by P J Hayman & Company Ltd.  
StaycationPlan is a trading name of P J Hayman & Company Ltd.  
P J Hayman & Company Ltd are regulated by the Financial Conduct Authority.  
American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

# StaycationPlan

## UK Holiday Insurance



● Available to ALL ages

● No medical screening

- Deposit, Cancellation and Curtailment cover for travel within the UK
- No medical screening
- Available to ALL ages
- Premiums based on the total holiday cost
- Medical Repatriation, Personal Accident & more!

### Specially designed for holidays in the UK

StaycationPlan offers a 24 hour emergency service offering assistance with medical repatriation for you and your family.

Other benefits are shown in the table opposite.

### Peace of mind

So why not cover yourself with StaycationPlan, you can then relax and look forward to your holiday in the UK with peace of mind.

	Limit (up to per person)	Standard Excess per person
Loss of Deposit, Cancellation or Curtailment	£6,000 (per party)	£40 (per party)
Medical repatriation & other expenses	£25,000	£40
Accidental death & disability benefit	£15,000*	Nil
Personal liability	£2,000,000	£100** (per party)
Personal possessions	£1,500	£40
Personal money	£250	£40
Travel disruption	£300	Nil
Travel delay (over 6 hours)	£90	Nil
Natural disaster cover	£1,000	Nil

\* Death £10,000 in total

\*\* For damage to accommodation only

This is only a summary of the cover provided and does not contain the full terms and conditions, these are shown in the Insurance Policy available online at [www.staycationplan.co.uk](http://www.staycationplan.co.uk) or by calling us on **02392 419 843**<sup>†</sup>

<sup>†</sup> We are open Monday to Friday 9am-5pm, closed Bank Holidays

## Before applying for cover please read the following:

### Important - Medical Conditions

StaycationPlan does not cover claims where at the time of booking your journey, taking out this insurance or paying any further balance or instalments:

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 medical condition during the previous 12 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 a medical professional such as your dentist or where they would have been if they had sought their advice before beginning the journey; or
  - iv) knows that they will need treatment or consultation at any medical facility during the journey; 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 or Curtailment and Medical repatriation & other expenses are increased from £40 to £80.

### Excess waiver

You can delete the standard excess. This will mean that in the event of a claim, the standard excess (not the increased excess due to an existing medical condition) is reduced to Nil.

### Your 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, made or intend to make a claim, your premium will be refunded in full.

### Eligibility

StaycationPlan is available to residents of the United Kingdom. You must be in the United Kingdom when the policy starts and when the policy ends.

### United Kingdom/UK

Defined as: England, Scotland, Wales, Northern Ireland and the Isle of Man.