



# UK Plus

Holiday  
Cancellation &  
Personal Insurance

No age limit

Premiums based  
on Holiday Cost

Medical Repatriation  
within the UK

Specially arranged for:

*Premier  
Cottages*

by the Pavey Group  
through  
PJ Hayman & Company Limited

**2006/07**

**GUESTS SCHEME**

# Apply here

To obtain cover, please complete the form below and send it together with the correct premium, to your holiday establishment. They will then forward your Insurance Policy.

## Applicant

(Mr/Mrs/Miss/Ms)

## Address

## Holiday start date:

/ /

## Accommodation provider (Name & Address)

or issuer

## List of persons to be insured

## Cover Required

1. **Holiday Cancellation & Personal Insurance** Total Holiday Cost: £ \_\_\_\_\_

2. **Cancellation Excess Waiver (£5.00 per booking)**

## TOTAL PAYMENT

## Premium

£

£

£

I declare on behalf of the persons to be insured that there are no circumstances that could reasonably be expected to give rise to a claim.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

This scheme has been specially arranged for the Pavey Group by P J Hayman & Company Limited.

Pavey Group is a trading style of Michael Pavey Ltd which is authorised and regulated by the Financial Services Authority. Our FSA regulation no. is 308106.

If you have any queries about this insurance please contact:

The Pavey Group, Berwyn House, HC Dept. 70-72 Abbey Road, Torquay, Devon, TQ2 5NH. Telephone: 01803 401010. Fax: 01803 211307.

P J Hayman & Company Limited is an appointed representative of Crispin Speers & Partners Limited who are authorised and regulated by the Financial Services Authority (FSA). Their FSA register number is 311507. The Pavey Group and P J Hayman & Company Limited are not members of the same Group.

Issuing Agent / Broker

## Sales Information

### Who'sWho?

This scheme is specially arranged for the Pavey Group by PJ Hayman & Company Limited. It is underwritten by ELVIA Travel Insurance International N.V. (Netherlands) and administered in the UK by Mondial Assistance (UK) limited.

### Eligibility

This policy is available to all UK residents.

### Medical Conditions

While this insurance is not subject to a health warranty or age restrictions, certain claims will be excluded where the Insured Person is aware of any circumstances which could reasonably be expected to give rise to a claim, or where they are suffering or have suffered from chronic or recurring illnesses during the past 12 months (unless permission is obtained from the treating GP, confirming fitness to travel). See Policy Summary for details or ask the Pavey Group for a specimen Policy Document.

### Why you should have Holiday Cancellation Cover

When your booking is confirmed, a contract will exist between you and the accommodation provider. They are legally bound to provide accommodation as booked, while you are legally bound to pay.

If you have to cancel you will lose your deposit and you could still remain liable for all or most of the charges levied by the accommodation provider. A Doctor's note or other documents sent to the accommodation provider does not relieve you of the responsibility to pay. Cancellation Insurance is recommended just in case the worst should happen.

### Cancellation Policy Excess

In the event of a Cancellation claim under this policy the 'party' will be required to pay the first £40 of the claim. Loss of Deposit claims are subject to an excess of £15 per party.

If the claim relates to a pre-existing medical condition for which consultation or treatment has been received during the six months prior to the date of issue of the policy, the excess is increased to £80.

### Cancellation Policy Excess Waiver

You may remove the standard (£40) per party Cancellation Excess for a single additional premium of £5.00. (This will not apply when the £80 'pre-existing medical' excess is imposed).

## Premium Guide

Valid from 1st December 2006 Insurance Premium Tax (IPT) is included in the following premiums at the current rate of 17.5%.

Total Holiday cost up to:	Premium
Up to £400	£17.00
£401 - £800	£26.00
£801-1,200	£34.00
£1,201 - £1,600	£43.00
£1,601 - £2,000	£52.00
Each additional £50 <small>(maximum £3,000 but higher available on application)</small>	£2.00
Cancellation Excess Waiver	£5.00 - Per Booking

### Premium Notes:

- 1). The premiums shown apply **per booking** and not per person and are based on the total cost of the holiday.
- 2). Simply add the premium required for the level of cover selected, to the Cancellation Excess Waiver premium (if required).
- 3). The premiums are valid for policies issued up to 31<sup>st</sup> December 2007 in respect of departures up to 31<sup>st</sup> December 2008.
- 4). Residents of the Channel Islands and Isle of Man are exempt from Insurance Premium Tax. Please deduct 14.9% from the

# your cover..

## Schedule of Benefits

This is only an outline of the cover provided, a full specimen Policy wording is available on request from the Pavey Group on telephone number 01803 401010.

Section	Limit (per person unless otherwise stated)	Policy Excess (per person unless otherwise stated)
1. Loss of Deposit, Cancellation or Curtailment	up to the amount selected - per booking (see page 3)	£40 per party* (£15 for loss of deposit)
2. Medical Repatriation and Other Expenses (UK Helpline) <ul style="list-style-type: none"> <li>- emergency Medical Repatriation and Travel Expenses</li> <li>- emergency Accommodation</li> <li>- visit by Close Relative</li> <li>- transportation of deceased</li> <li>- hospital benefit</li> <li>- repatriation of vehicle/luggage</li> </ul>	up to £10,000  up to £200 up to £250 up to £1,000 up to £200 (£10 per day) up to £1,000	£40*  Nil Nil Nil Nil Nil
3. Personal Accident <ul style="list-style-type: none"> <li>(1) death by accident</li> <li>(2) loss of limb(s) / eye(s)</li> <li>(3) permanent total disability</li> </ul>	£5,000 (£1,000 - for persons under 16 years)  £10,000 £10,000	Nil  Nil Nil
4. Personal Liability	up to £2,000,000	Nil (£100 damage to holiday accommodation)
5. Personal Possessions & Personal Money <ul style="list-style-type: none"> <li>- Single item limit</li> <li>- Valuables limit (overall)</li> <li>- Personal Money limit</li> </ul>	Up to £1,500 in all  £150 £150 £150	£40
6. Additional Expenses <ul style="list-style-type: none"> <li>(A) additional travel &amp; accommodation expenses</li> <li>(B) polluted holiday beaches</li> <li>(C) catastrophe cover</li> <li>(D) holiday disruption</li> </ul>	up to £20  up to £75 (£15 per day)  up to £500 up to £500	Nil  Nil Nil Nil



\* The excess under Section 1- Loss of Deposit, Cancellation, Curtailment and Section 2- Medical Repatriation (only) is increased to £80 if the claim is due to a pre-existing medical condition.

Note: Some Sections of cover also have extra sub-limits. For example, Section 5 - Personal Possessions & Personal Money has a single article and valuables limit.