

Travel Insurance

Insurance Product Information Document

Company: This insurance is arranged by P J Hayman & Company Limited. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965. P J Hayman & Company Ltd is authorised and regulated by the Financial Conduct Authority - Firm Reference Number 497103.

This insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited.

Product: Awaze Vacation Rentals Ltd - Single Trip - UK Personal Travel Insurance

This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Document. You should read your Policy Document carefully to ensure your cover meets your needs.

What is this type of insurance?

This Single Trip travel insurance protects you against costs that could arise in the course of your travels. It covers such things as cancellations, emergency medical treatment, personal liability, and theft of or damage to your personal possessions.



What is insured?

- ✓ **Cancellation or curtailment charges** - up to the invoiced accommodation cost shown on your accommodation booking confirmation with Awaze Vacation Rentals Ltd, if you need to cancel your trip or come home early.
- ✓ **Emergency medical & associated expenses** - up to £2,500 in total for all benefits under this section if you die, are injured or are taken ill during your trip. There is cover for costs to get you back home or to a local hospital, and for medical treatment costs. There is also a benefit if you are hospitalised for at least 24 hours, and cover for returning your body to your home or to a chosen funeral director in the event of your death.
- ✓ **Personal possessions** - up to £1,500 if your personal belongings are lost, stolen or damaged on your trip.
- ✓ **Personal money** - up to £500 (cash limit of £250) for loss or theft of money.
- ✓ **Personal accident** - up to £15,000 if bodily injury caused by an accident results in your death, loss of a limb or sight, or permanent total disablement.
- ✓ **Personal liability** - up to £2,000,000 if during your trip you cause bodily injury to any person, or loss of or damage to property (including your trip accommodation as long as it does not belong to any person insured or a relative).
- ✓ **Natural catastrophe** - up to £1,000 in total for all persons insured, for extra accommodation and transport costs you need to pay to move to other accommodation if a fire, flood, earthquake, avalanche or storm means you cannot use your booked accommodation.
- ✓ **Holiday disturbance** - up to £1,000 in total for all persons insured, for extra accommodation and transport costs you need to pay to move to other accommodation should you experience anti-social behaviour for a continuous period of at least 24 hours either at or within two miles' radius of your booked accommodation.



What is not insured?

- ✗ There is no cover for emergency medical & associated expenses or cancellation or curtailment of your trip if you are not fit to travel on the date of departure on your trip.
- ✗ Any claim for cancellation or curtailment of your trip arising from circumstances known to you before the insurance was purchased which could reasonably have been expected to lead to cancellation or curtailment of the trip.
- ✗ For cancellation or curtailment claims, the cost of any part of your trip other than the invoiced accommodation cost. For example, the insurance does not cover the cost of events, tours or excursions which you were planning to attend or undertake.
- ✗ Any claim for cancellation of your trip due to your financial circumstances.
- ✗ Any claim arising from being under the influence of alcohol or drugs.
- ✗ Any claim arising from wilful, malicious or unlawful acts, self-inflicted injury, or you putting yourself at risk.
- ✗ Any claim arising from participation in or practice of a) any sport which you are paid for or which you receive a grant or sponsorship for, or b) any dangerous sporting activities (as listed in the Policy Document).



Are there any restrictions on cover?

- ! This insurance is only available to persons who are residents in the United Kingdom, the Channel Islands or the Isle of Man.
- ! To be eligible for this insurance you must be medically fit to travel on the date of departure on your trip. This means any and all existing medical conditions you have must be stable and controlled by any treatment you are receiving and/or medication you have been prescribed, and there must be no known likelihood of any medical tests, investigations or major variation of treatment or medication for the condition(s) between booking your trip and the date of departure, or whilst travelling.
- ! Under most sections of this insurance, claims will be subject to an excess. This means you will be responsible for the first part of each and every claim, per incident claimed for, under each section of cover. The excess applies per person insured other than for Section 1 - Cancellation or Curtailment Charges which applies per accommodation booking with Awaze Vacation Rentals Ltd. The amount of the excess applicable to each section of cover (where one applies) is stated in the Policy Document.



Where am I covered?

- ✓ Cover only applies to travel within the United Kingdom, Channel Islands or the Isle of Man.



What are my obligations?

Disclosing important information

- You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make a change to your insurance.

During the period of insurance

- You must take precautions to avoid injury, illness, loss, theft or damage at all times.

When making a claim

- You must report any medical emergency as soon as possible and any other claim as soon as possible and within 31 days of completion of a trip at the latest.
- You must tell the police, as soon as possible but within 24 hours, of loss or damage caused by theft.
- You must provide, at your expense, any information, evidence, receipts and reports we require. Please see the Policy Document for full details.



When and how do I pay?

The premium for this insurance can be paid by credit or debit card at the same time as booking your accommodation.



When does the cover start and end?

Your insurance is in force during the period shown on your accommodation booking confirmation with Awaze Vacation Rentals Ltd. Cancellation cover begins from the issue date shown on your accommodation booking and ends at the commencement of your trip. The cover for all other sections of the insurance starts at the commencement of your trip and finishes at the end of your trip.



How do I cancel the Contract?

You can cancel this insurance up to 14 days from the date that you receive your Policy Document and we'll give you a full refund provided that no person insured under the policy has travelled and no claim has been made or is intended to be made.

There are no cancellation rights after this initial 14 day period.

To cancel the insurance, contact the Administrator, Awaze Vacation Rentals Ltd:

Phone: **0345 604 3800**; or

Write to: Awaze Vacation Rentals Limited, Sunway House, Raglan Road, Lowestoft, Suffolk NR32 2LW