

# UK Personal Travel Insurance

## Policy Document

Valid for issue up to 31/10/2023. For holidays commencing before 31/12/2024  
Cover is for travel within the United Kingdom, Channel Islands and Isle of Man only

### Welcome To Your Travel Insurance

Thank **you** for taking out **your** insurance with **us**.

This insurance has been introduced to **you** and is administered by Awaze Vacation Rentals Ltd., part of the Awaze Group. Awaze Vacation Rentals Ltd operates under a number of brands which are listed at the end of this Policy Document. The insurance is arranged by PJ Hayman & Company Limited. The insurer (referred to as "**we**" "**us**" and "**our**" throughout this document) is Lloyd's Syndicate 4444, which is managed by Canopus Managing Agents Limited.

**Your** insurance is in force for the **period of insurance** shown on **your** accommodation booking confirmation with Awaze Vacation Rentals Ltd.

This is **your** Policy Document. Please make sure that **you** take it on holiday with **you** in case of an emergency. All insurance documents and communications with **you** about this policy will be in English.

**You** should read this Policy Document carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, or if **you** need any documents to be made available in Braille and/or large print and/or in audio format, **you** should contact Awaze Vacation Rentals Ltd (called "**the administrator**" throughout this document).

The contact details for the **administrator** are:

Telephone: **0345 604 3800**

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

### Important Information

**Note:** Please ensure you read the section titled 'Important Information' on Pages 2/3. It provides details of the requirements you must meet to be eligible for cover under this insurance, including being fit to travel. There is also information about your cancellation rights, policy excesses and other information that you need to be aware of.

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### IMPORTANT TELEPHONE NUMBERS

**Awaze Customer services** **0345 604 3800**

**24-hr emergency medical assistance** (provided by Mayday Assistance) **01273 624 661**

**Personal travel insurance claims** (handled by Roger Rich & Company) **01608 641 351**

Charges will be made at the basic rate for all calls to the above telephone numbers

**Please read this Policy Document and carry it with you during your trip.**

## TABLE OF BENEFITS

The benefits of your insurance at a glance.

Section/Cover	Benefit Limit (up to)*	Excess**
1. Cancellation or Curtailment Charges	Invoiced Accommodation Cost	£50 (£250 for bookings costing more than £5,000)
2. Emergency Medical & Associated Expenses	£2,500	£50
3. Personal Possessions	£1,500	£50
4. Personal Money	£500	£50
5. Personal Accident	£15,000	Nil
6. Personal Liability	£2,000,000	£100
7. Natural Catastrophe	£1,000	Nil
8. Holiday Disturbance	£1,000	Nil

### Notes:

\* Limits apply per person insured other than:

- for Section 1 - Cancellation or Curtailment Charges, where the limit applies per accommodation booking with Awaze Vacation Rentals Ltd, and
- for Section 7 - Natural Catastrophe and Section 8 - Holiday Disturbance, where the limit applies in total for all persons insured.

\*\* 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.

Some sections of cover also have extra sub limits, for example the **personal possessions** section has a single article and **valuables** limit.

## YOUR INSURANCE COVER

This Policy Document is the contract between **you** and **us**, and is issued to **you** by P J Hayman & Company Limited in its capacity as **our** agent under contract reference B6839/AHXXX. In exchange for **you** paying **your** insurance premium, **you** are insured in accordance with the terms and conditions contained in this document (and any amendments made to it) for the duration of **your** policy.

Signed by:

Authorised signatory of PJ Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

## 24-HOUR EMERGENCY MEDICAL ASSISTANCE

Please tell Mayday Assistance as soon as possible about any illness or injury which results in **you** having to go into hospital or where **you** may have to return **home** early or extend **your** stay because of the illness or injury.

**You** can contact Mayday Assistance 24 hours a day 365 days a year on the number below or by email.

Please tell Mayday Assistance where **you** are, **your** policy number, and quote Awaze Vacation Rentals Ltd UK travel insurance.

Phone: **01273 624 661**

Email: **operations@maydayassistance.com**

## IMPORTANT INFORMATION

### Who is covered under this insurance

Whenever **we** refer to "**you**", "**your**" or "**yourself**" throughout this Policy Document this means the **policyholder** (the person who has paid the premium to **us** for this insurance) and any other person(s) travelling with, and staying in the same accommodation as, the **policyholder** during the **trip**.

### Eligibility requirements for cover

**We** will not provide any cover under this insurance if these eligibility requirements are not met. To be eligible for cover under this insurance, the **policyholder** must have a valid accommodation booking with Awaze Vacation Rentals Ltd, and all persons insured must be residents of the **United Kingdom**, the Channel Islands or the Isle of Man. In addition, all persons insured must meet the following medical requirement:

### Fitness to travel

**You** must be medically fit to travel on the date of departure on **your trip** in order to be eligible for cover under this insurance. 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.

It is always advisable to consult a **medical practitioner** if **you** have any doubts about whether any person insured is medically fit to undertake a **trip**.

There is no cover under this insurance under Section 1 - Cancellation or Curtailment Charges nor Section 2 - Emergency Medical & Associated Expenses, if **you** are not fit to travel as described above.

### Your cancellation rights

If **your** cover does not meet **your** requirements, please notify the **administrator** within **14** days of receiving **your** documents. Contact details are given on Page 1 of this Policy Document.

**We** will return any premium paid for the insurance, provided no person insured under the policy has travelled and no claim has been made or is intended to be made.

Please be aware that **you** have no cancellation rights after this initial **14** day period.

### Important information you have given us

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us** via the **administrator**.

**You** must take reasonable care to provide complete and accurate answers to the questions asked when the insurance is taken out, changed, or renewed (if applicable). If the information provided by **you** is not complete and accurate:

- **we** may cancel the insurance and refuse to pay any claim, or;
- **we** may not pay any claim in full, or;
- **we** may revise the premium, or;
- the extent of the cover may be affected.

**We** will write to **you** if we:

- intend to cancel the insurance; or
- need to amend the terms of the insurance; or require **you** to pay more for this insurance.

If **you** become aware that information **you** have given is incomplete or inaccurate, **you** must inform the **administrator** as soon as possible.

Contact details are given on Page 1 of this Policy Document.

### Definitions

Some words and phrases used in this Policy Document have special meanings. These meanings are set out in the "Definition of Words" section at the end of this Policy Document. When **we** use any of these terms they are printed in **bold** type.

### Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of each claim, for each person insured, for each incident claimed for, under each section of cover, other than for Section 1 - Cancellation or Curtailment Charges where one **excess** applies per accommodation booking with Awaze Vacation Rentals Ltd.

For example, a couple that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **trip** will have a total of four excesses deducted. Two of these will be for the two claims under Section 3 - Personal Possessions and two of these will be for the two claims under Section 2 - Emergency Medical & Associated Expenses.

### Automatic extension

All cover ends on the expiry date shown on **your** accommodation booking confirmation with Awaze Vacation Rentals Ltd, unless **you** cannot finish **your trip** as planned because of **your** death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **trip**.

## GENERAL EXCLUSIONS

The following exclusions apply to the whole of **your** Policy Document. Other exclusions also apply to specific cover sections and these are listed under the relevant cover section.

**We** will not cover **you** for any claim arising from, or relating to, the following:

#### 1. War/Terrorism/Nuclear Risks

- a) **War** or acts of **terrorism** (please note however that **we** will provide cover for claims arising from acts of **terrorism** under Section 2 – Emergency Medical & Associated Expenses and Section 5 – Personal Accident)
- b) **You** engaging in **active war**.
- c) **Nuclear risks**.

#### 2. Cyber Events

**We** will not pay any benefits for:

- a) bodily injury or illness; or
- b) for any loss, damage, liability, cost or expense, whether caused deliberately or accidentally by or arising directly or indirectly from:
  - i) the use of or inability to use any computer, computer application, computer software or programme;
  - ii) any computer virus;
  - iii) any computer related hoax relating to i) and/or ii) above.

For the purposes of this exclusion, "computer" means a machine or device that performs processes, calculations and operations based on instructions provided by a software or hardware program, with the ability to accept data (input), process it, and then produce outputs. This includes phones, including smartphones, and tablets.

3. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
4. **You** acting in an illegal or malicious way.
5. **You** not enjoying **your trip** or not wanting to travel.
6. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings following injury or illness, unless it says differently in the Policy Document.

7. **We** will not pay for the following.  
Anything caused by **you**:
  - a) causing damage or injury on purpose;
  - b) breaking the law;
  - c) deliberately injuring **yourself** or putting **yourself** at risk (unless **you** were trying to save another person's life); or
  - d) being under the influence of alcohol or drugs (other than those prescribed by a registered **medical practitioner** but not when prescribed for the treatment of drug addiction).
8. **We** will not pay for claims relating directly or indirectly to:  
Base Jumping or Cliff Diving, Bobsleighing, Bungee Jumping, Canyoning, Coasteering, Competitive Sporting Events (track and field, gymnastics, road racing, triathlon), Deep Sea Fishing, Diving (over 5m), Flying (an unlicensed aircraft or as a learner), Free Climbing, Guided Glacier Walking, Hand-gliding, Paragliding or Microlighting, Hockey, Horse Jumping, Hot Air Ballooning, Jet Boating, Jet skiing, Martial Arts, Motorcycling Holidays and Off-road Riding, Mountain Biking Downhill, Mountaineering (with or without ropes), Ocean Sailing/Yachting, Paintballing, Parachuting, Parascending, Parkour, Polo, Potholing, Rafting (rivers above grade 3), Ringos and Tubing, Rock Climbing, Rugby, Scuba Diving (more than 10m), Shooting (hunting), Skiing off piste, Snowmobiling, Sleigh Riding (horse, reindeer, dog), Snowboarding, Sledging, Tobogganing, Trekking (to a height over 2,500 metres), Wakeboarding, Water-skiing or Windsurfing.
9. **You** engaging in, or training for, any sport for which **you** receive a salary or monetary reimbursement, including grants or sponsorship.

## CONDITIONS

If there are any additional Special Conditions relating to a specific section of cover, these are listed in the relevant section of cover.

The following conditions apply to the whole of **your** Policy Document. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

1. **You** must be a resident of the **United Kingdom**, the Channel Islands or the Isle of Man.
2. At all times **you** must take precautions to avoid injury, illness, disease, loss, theft or damage and take steps to safeguard **your** property from loss or damage and to recover property lost or stolen.
3. The **policyholder** must have a valid accommodation booking with Awaze Vacation Rentals Ltd.
4. **You** must tell the police, as soon as reasonably possible but within 24 hours, of loss or damage caused by theft.

### We have the right to do the following

1. **We** may take over and deal with, in **your** name, the defence/settlement of any claim made under this insurance, and take proceedings in **your** name, but at **our** expense, against the responsible party to recover, for **our** benefit, the amount of any payment made under this insurance.

2. If, at the time of a valid claim under this insurance there is another insurance in force which covers **you** for the same loss or expense (for example a Home Contents Policy), **we** may seek a recovery of some or all of **our** costs from the other insurer.

**You** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.

## MAKING A CLAIM

If anything happens which gives rise to a claim under this insurance, please contact **our** claims handler Roger Rich & Company as soon as possible, giving full details of the claim including the Section under which **you** are claiming.

A claim form can be obtained by:

- Email: [claims@rogerrich.co.uk](mailto:claims@rogerrich.co.uk)
- Telephone: **01608 641 351**
- Fax: **01608 641 176**
- Post:  
**Travel Claims**  
**Roger Rich & Company**  
**2a Marston House, Cromwell Park**  
**Chipping Norton, Oxfordshire OX7 5SR**

**You** may return **your** completed claim form by email, fax or post.

**You** must submit **your** claim within 31 days of the completion of the **trip**. However, if there is a delay in reporting of **your** claim it is not the intention to decline the claim or reduce the payment amount, provided that all the information required is still available and the delay has not prejudiced the **claims handler's** ability to fully assess the claim.

**You** should fill in the claim form and send it to the **claims handler** as soon as possible with all the information and documents requested. All such information and documents will need to be provided at **your** own expense. **You** must have any medical examinations **we** decide are necessary. **We** will pay for these. **We** may request and will pay for a post-mortem examination if required in the event of death.

It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**. **You** will need to obtain some information about **your** claim while **you** are away.

Below is a list of the documents or information **we** often need in order to deal with **your** claim, and actions **you** need to take when claiming under certain sections of cover.

### For All Claims

- **Your** original **trip** accommodation booking confirmation with Awaze Vacation Rentals Ltd and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.



- Details of any other insurance **you** may have that may cover the same loss, such as household insurance.
- With **your** or **your** personal representative's permission, **we** may ask for information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.

### Cancellation or Curtailment Charges

- If **you** need to curtail **your trip**, call Mayday Assistance on **01273 624 661** as soon as possible.
- Original cancellation invoice(s) detailing all cancellation changes incurred.
- For claims relating to illness or injury a medical certificate will need to be completed. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstance, please provide evidence of these circumstances.

### Emergency Medical & Associated Expenses

- Always contact **our** 24-hour emergency medical service.  
Phone: **01273 624 661** when **you** are hospitalised, or need to return **home** early.
- Medical evidence from the treating **medical practitioner** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- A certified copy of the death certificate is required in the event of death.

### Personal Possessions and Personal Money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If theft, damage or loss occurs within **your** booked accommodation, **you** should also report the theft, damage or loss to the accommodation owner or manager and ask for written confirmation of the report.
- Block lost or stolen mobile phones with **your** network provider and obtain written confirmation from them.
- Original receipts, vouchers or other suitable evidence of purchase, ownership or value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as withdrawal slips or account statements, from **your** bank for lost or stolen **personal money**.
- Keep any damaged items as they may need to be inspected. If a payment is made or an item is replaced, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

### Personal Accident

- Detailed account of the circumstances surrounding the event (including photographs and video evidence).
- Medical evidence from the treating **medical practitioner** to confirm the extent of the injury and treatment given including, hospital admission/discharge dates if this applies.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

### Personal Liability

- A detailed account of the circumstances surrounding the claim (including photographs and video evidence).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

### Fraudulent Claims or Misleading Information

**We** take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim made by **you** or anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** may:

- not pay **your** claim; and
- recover (from **you**) any payments we have already made in respect of that claim; and
- terminate **your** insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If **your** insurance is terminated from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.

## MAKING A COMPLAINT

**Our** aim is to provide **you** with a high quality service at all times, although **we** do appreciate that there may be instances where **you** feel it is necessary to lodge a complaint. If **you** do wish to complain, please note the 3 steps below, along with the relevant contact details for each step. Please take special note however that should **you** wish to direct **your** complaint directly to Lloyd's in the first instance, **you** may do so by using the contact information referenced in step 2 below.

### Step 1:

- If **your** complaint does not relate to a claim please direct it to:  
The Customer Services Manager  
P J Hayman & Company Limited  
Stansted House, Rowlands Castle, Hampshire PO9 6DX  
Tel: 023 9241 9833  
Email: customerservices@pjhayman.com
- If **your** complaint does relate to a claim, please direct it to:  
Roger Rich & Company  
2a Marston House, Cromwell Park  
Chipping Norton, Oxfordshire OX7 5SR  
Tel: 01608 641351  
Email: enquiries@rogerrich.co.uk

### Step 2:

Should **you** remain dissatisfied with the outcome of **your** complaint from P J Hayman & Company Limited or Roger Rich & Company **you** may refer **your** complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's  
Fidentia House, Walter Burke Way  
Chatham Maritime, Kent ME4 4RN  
Tel: +44 (0)20 7327 5693  
Email: complaints@lloyds.com  
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints). Alternatively, **you** may ask Lloyd's for a hard copy.

### Step 3:

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to an alternative dispute resolution (ADR) body.

If **you** live in England, Scotland, Wales or Northern Ireland, the contact information is:

Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines)  
Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers)  
Email: complaint.info@financial-ombudsman.org.uk  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If **you** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman  
PO Box 114, Jersey, Channel Islands JE4 9QG  
Jersey: +44 (0)1534 748610  
Guernsey: +44 (0)1481 722218  
International +44 1534 748610  
Facsimile: +44 1534 747629  
Email: enquiries@ci-fo.org  
Website: [www.ci-fo.org](http://www.ci-fo.org)

If **you** live in the Isle of Man, the contact information is:

Financial Services Ombudsman Scheme  
Thie Slieau Whallian, Foxdale Road  
St John's, Isle of Man IM4 3AS  
Tel: +44 (0) 1624 686500  
Fax: +44 (0) 1624 686504  
Email: ombudsman@iomoft.gov.im  
Website: <https://www.gov.im/oft/ombudsman/>

## YOUR COVER

### SECTION 1

#### CANCELLATION OR CURTAILMENT CHARGES

Cancellation cover begins from the issue date shown on **your** accommodation booking confirmation with Awaze Vacation Rentals Ltd and ends at the commencement of **your trip**.

If **you** think **you** may have to cut **your trip** short (curtail it), Mayday Assistance must be told immediately - see under the heading '24-Hour Emergency Medical Assistance' on Page 2 for more information.

#### WHAT YOU ARE COVERED FOR

**We** will pay up to the **invoiced accommodation cost** for **your trip**.

The **invoiced accommodation cost** means the final invoiced amount as shown on **your** accommodation booking confirmation with Awaze Vacation Rentals Ltd, excluding the premium paid for this insurance.

#### Cancellation Cover

**We** will provide cover if **you** are forced to cancel **your trip** unexpectedly before it begins because one of the following events happens which **you** could not have foreseen:

- The death, injury or illness of:
  1. **yourself**;
  2. **your relative**;
  3. someone **you** were going to stay with; or
  4. **your business associate**.
- **You** are called for jury service or as a witness in a court of law.
- **You** are needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or usual place of business.
- **Your redundancy**.
- **You** being advised not to travel by a **medical practitioner** as a result of pregnancy, which was confirmed after **your** booking was made and **your** insurance was purchased or where something about the pregnancy has changed after this point (e.g. unexpected, previously unknown complications).
- Police advising not to travel due to adverse weather conditions.

- **You** being held in **quarantine** by order or other requirement of a **UK** Government.

### Curtailment

**We** will provide cover if **you** cut short (curtail) **your trip** after it has begun because any of the following events happens which **you** could not have foreseen:

- Any event or circumstance listed under Cancellation Cover above, except **your redundancy**.

#### Note:

**We** will calculate curtailment claims from the date it is necessary for **you** to return **home** or from the date **you** are either held in **quarantine** or hospitalised as an in-patient.

**We** will pay a proportion of the **invoiced accommodation cost** for each 24 hour period **you** have lost, based on the specified check-in time at **your** accommodation as stated on **your** accommodation booking confirmation with Awaze Vacation Rentals Ltd.

### WHAT YOU ARE NOT COVERED FOR

#### Under Cancellation and Curtailment

The following exclusions apply to this section of cover in addition to the General Exclusions on Pages 3/4.

- The first **£50** per accommodation booking with Awaze Vacation Rentals Ltd (**£250** for bookings costing more than **£5,000**). This is called the policy **excess**.
- Any claim arising from circumstances known to **you** before this insurance was purchased which could reasonably have been expected to lead to cancellation or curtailment of the **trip**.
- The cost of any part of **your trip** other than the **invoiced accommodation cost**. **We** will not cover (for example) the cost of any events, tours or excursions which **you** were planning to attend or undertake during **your trip**, nor the cost of any transport **you** have booked to get **you** to or from **your** accommodation.
- There is no cover under this insurance if, on the date of departure on **your trip**, **you** are not medically fit to travel. Being fit to travel means that any and all existing **medical conditions** that **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.
- The premium for this insurance.
- Administration costs charged by Awaze Vacation Rental Ltd to process a refund as a result of cancelling all or part of **your** booking.
- Any costs that are refunded to **you** by Awaze Vacation Rentals Limited if **you** cancel the booking.
- Cancellation or curtailment due to or resulting from:
  - bankruptcy or liquidation of Awaze Vacation Rental Ltd;
  - **your** vehicle being stolen or breaking down;

- **you** not wanting to travel or not enjoying **your trip**;
- the death of any pet or animal.

### Under Cancellation

- Any extra cancellation charges, because **you** did not tell Awaze Vacation Rental Ltd as soon as **you** knew **you** had to cancel.
- **Redundancy** where **you** received a warning or notification of **redundancy** before this insurance was purchased.
- If unemployment which **you** find out about after **you** have purchased the insurance prevents **you** from undertaking the **trip** (except where caused by **redundancy**).
- If **your** financial circumstances prevent **you** from undertaking the **trip**.

## SECTION 2

### EMERGENCY MEDICAL & ASSOCIATED EXPENSES

If **you** are taken into hospital or think **you** may have to come **home** early or extend **your trip** because of illness or an injury, please contact the 24-Hour Emergency Assistance Company, Mayday Assistance, as soon as possible. Contact details are given on Page 2 of this Policy Document.

### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, are taken ill during **your trip**, or are subject to compulsory **quarantine** on the orders of a **medical practitioner** who is treating **you**.

Subject to a limit of **£2,500** in total for all benefits under this section of cover, **we** will pay the following:

**Medical Transfer Costs** – up to **£1,000** to get **you** back **home** or to a hospital within 25 miles of **your home** if **you** are an in-patient for more than 48 hours in a hospital more than 25 miles away from **your home**.

**Please Note:** Medical Transfer Costs must be agreed by the 24-Hour Emergency Assistance Company, Mayday Assistance, before they are incurred.

**Treatment Costs** – up to **£250** for medical, surgical, hospitalisation and medication costs.

**Hospital Benefit** - **£20** for each 24-hour period that **you** are in hospital as an in-patient up to **£600** in total during **your trip**.

**Other Costs** – up to **£1,000** for the cost of returning **your** body to **your home** or to a chosen funeral director.

## WHAT YOU ARE NOT COVERED FOR

The following exclusions apply to this section of cover in addition to the General Exclusions on Pages 3/4.

- The first **£50** of each and every claim, for each person insured, for each incident claimed for. This is called the policy **excess**. This does not apply to Hospital Benefit.
- The cost of replacing any medication **you** were using when **you** began **your trip**.
- Any medical expenses if, on the date of departure on **your trip**, **you** are not medically fit to travel. Being fit to travel means that any and all existing **medical conditions** that **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.
- Any costs to get **you** back **home** or to a hospital within 25 miles of **your home** which have not been authorised by Mayday Assistance.
- The cost of all treatment which is not directly related to the illness or injury that caused the claim.
- **Your** burial or cremation.
- Replacing or repairing false teeth or artificial teeth (such as crowns).
- Dental work involving the use of precious metals.

## SECTION 3

### PERSONAL POSSESSIONS

## WHAT YOU ARE COVERED FOR

Up to **£1,500** in total for **your personal possessions** damaged, stolen, lost or destroyed on **your trip**. The most **we** will pay for **valuables** is **£250** in total. There is also a single article, **pair or set** limit of **£250**.

### Note:

It will be **our** decision to:

- Pay the cost of repairing **your** items; or
- Replace **your** belongings with equivalent items; or
- Pay the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

## WHAT YOU ARE NOT COVERED FOR

The following exclusions apply to this section of cover in addition to the General Exclusions on Pages 3/4.

- The first **£50** of each and every claim, for each person insured, for each incident claimed for. This is called the policy **excess**.

- A claim for more than one mobile phone per person insured.
- Breakage of, or damage to, or loss of: sports equipment while it is being used, fragile articles, audio, video, computer, television and fax equipment.
- Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.
- The cost of replacing or repairing false teeth.
- Loss or theft of, or damage to the following:
  - **Personal possessions**, including **your valuables**, whether or not carried in suitcases, trunks or containers of a similar nature, unless at all times they are:
    - on **your** person; or
    - locked in the accommodation **you** are using on **your trip** (and in a safe or safety deposit box where one is available); or
    - out of sight in the locked boot or covered luggage area of a locked motor vehicle.
  - Items for which **you** are unable to provide a receipt or other proof of purchase.
  - Perishable goods (such as food), bottles or cartons in which goods are carried, and any damage caused by these items or their contents.
  - Contact or corneal lenses, unless following fire or theft.
  - **Personal money**.

## SECTION 4

### PERSONAL MONEY

## WHAT YOU ARE COVERED FOR

Up to **£500** for loss or theft of **your personal money** (but no more than **£250** in cash in total) while on **your trip**.

## WHAT YOU ARE NOT COVERED FOR

The following exclusions apply to this section of cover in addition to the General Exclusions on Pages 3/4.

- The first **£50** of each and every claim, for each person insured, for each incident claimed for. This is called the policy **excess**.
- Loss or theft of cash unless **you** can provide a withdrawal receipt or other evidence to support the amount.
- Loss or theft of **personal money**, unless it is:
  - on **your** person; or
  - locked in the accommodation **you** are using on **your trip** (and in a safe or safety deposit box where one is available); or
  - out of sight in the locked boot or covered luggage area of a locked motor vehicle.



## SECTION 5

### PERSONAL ACCIDENT

**Please Note:** We will not pay more than one of the benefits under this section of cover resulting from the same injury. Benefit for **permanent total disablement** is not payable if **you** are aged 70 or over at the time of the **accident**. Please see the "Definition of Words" section for what **we** mean by **loss of sight**, **loss of limb(s)** and **permanent total disablement**.

#### WHAT YOU ARE COVERED FOR

**We** will pay the following amounts in the event that **you** sustain bodily injury as a result of an **accident** whilst on a **trip** during the **period of insurance** which, within 12 months from the date of the **accident**, results solely, directly and independently of any other cause in **your** death, **loss of sight** or **loss of limb(s)**, or **permanent total disablement**.

##### Death

**£15,000** if **you** are aged between 16 and 69 at the time of the **accident**.

**£2,000** if **you** are aged under 16 or aged 70 or over at the time of the **accident**.

**Loss of sight or loss of limb(s) - £15,000**

**Permanent Total Disablement - £15,000**

##### Note:

Death benefit will be paid to **your** personal representative.

#### WHAT YOU ARE NOT COVERED FOR

The General Exclusions on Pages 3/4.

## SECTION 6

### PERSONAL LIABILITY

#### Special Conditions Relating to Claims Under This Section of Cover

**You** must give the **claims handler** written notice of any incident which may result in a claim as soon as possible.

**You** must send the **claims handler** every writ, summons, letter of claim or other document as soon as **you** receive it.

**You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without the **claims handler's** permission in writing.

**We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise involving any third party.

**We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** must give **us** all information and assistance which **we** may require.

If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

**Please Note:** If **you** are hiring or using a motorised or mechanical vehicle whilst on **your trip**, **you** should ensure **you** get the necessary insurance cover from the hire company or owner. There is no cover under this policy for liability arising from owning, hiring or using any motorised or mechanical vehicles.

#### WHAT YOU ARE COVERED FOR

**We** will provide cover up to **£2,000,000** in total (inclusive of legal costs) for any amounts **you** become legally liable to pay as compensation as a result of **you** causing any of the following during **your trip**:

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss or damage to the accommodation **you** are using on **your trip** that does not belong to **you** or a **relative**.

#### WHAT YOU ARE NOT COVERED FOR

The following exclusions apply to this section of cover in addition to the General Exclusions on Pages 3/4.

- The first **£100** for damage to property or accommodation of each and every claim, for each person insured, for each incident claimed for. This is called the policy **excess**.
- Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.
  - Something which is suffered by anyone employed by **you**.
  - Something resulting from **you** carrying on **your** trade, business or profession.
  - Something which is caused by **you** using any firearm or weapon.
  - Something which is caused by any horse, or by a dog which is defined under the Dangerous Dogs Act 1991 (and its subsequent amendments) that **you** own, look after or control.
- Any liability which **you** were required to assume under the terms of any agreement or contract (such as a hire agreement).
- Any liability for bodily injury suffered by **you** or a **relative**.
- Compensation or other costs caused by accidents arising from **you** owning, hiring or using any of the following:
  - any land or building except for the accommodation **you** are using on **your trip**.
  - motorised or mechanical vehicles and any trailers attached to them.
  - aircraft, motorised watercraft or sailing vessels.

## SECTION 7

### NATURAL CATASTROPHE

#### WHAT YOU ARE COVERED FOR

**We** will pay 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 of a similar standard to that **you** originally booked, if, as a result of fire, flood, earthquake, avalanche or storm during **your trip**, **you** cannot use **your** accommodation.

#### WHAT YOU ARE NOT COVERED FOR

The following exclusions apply to this section of cover in addition to the General Exclusions on Pages 3/4.

- Any costs which are payable by or can be obtained from Awaze Vacation Rentals Ltd or from another party (e.g. from **your** credit card company or from the owner of the accommodation **you** are staying in during **your trip**).

## SECTION 8

### HOLIDAY DISTURBANCE

**Please Note:** Cover for extra accommodation costs is only provided where Awaze Vacation Rentals Ltd are unable to provide alternative accommodation for **you**. However, where alternative accommodation is provided, **we** will pay any additional transport/fuel costs **you** incur as a result of moving to alternative accommodation.

#### WHAT YOU ARE COVERED FOR

**We** will pay 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 of a similar standard to that **you** originally booked if, for a continuous period of at least 24 hours, **you** experience **anti-social behaviour** either at or within two miles' radius of **your** booked accommodation.

#### WHAT YOU ARE NOT COVERED FOR

The following exclusions apply to this section of cover in addition to the General Exclusions on Pages 3/4.

- Any claim not supported by confirmation from Awaze Vacation Rentals Ltd that they were unable to provide alternative accommodation for **you**.

## LEGAL, REGULATORY & OTHER INFORMATION

#### Insurer

**Your** insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Registered Office: Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ. Registered in England no. 01514453. Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847.

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation under the scheme if **we** are unable to meet **our** obligations to **you** under this contract. Further information can be obtained from:

The Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY, United Kingdom.

Tel: +44 0 800 678 1100 (freephone) or +44 0 20 7741 4100.

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

#### Data protection notice

**We** and Awaze Vacation Rentals Ltd (the **administrator**) are the data controllers (as defined by the Data Protection Act 2018 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **your** personal information.

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** Privacy Notice which is available on **our** website [www.canopus.com/privacy](http://www.canopus.com/privacy). If **you** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **your** address and a copy will be sent to **you** in the post.

In summary:

**We** may, as part of **our** agreement with **you** under this insurance, collect personal information about **you**, including:

- Name, address, contact details and date of birth
- Financial information such as bank details
- Details of any claim

**We** will also collect personal information about any additional people who **you** wish to be insured.

**We** may also collect sensitive personal information about **you**, and any additional people who **you** wish to be insured, where the provision of this type of information is in the substantial public interest, including:

- Medical records to validate a claim should **you** be claiming for injury or illness.

**We** collect and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

**Your** personal information may be shared with third parties which supply services to **us** or which process information on **our** behalf (for example, premium collection and claims validation, or for communication purposes related to **your** cover). **We** will ensure that they keep **your** information secure and do not use it for purposes other than those that **we** have specified in **our** Privacy Notice.

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area ("EEA"). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

**We** will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

**We** will share **your** information if **we** are required to by law. **We** may share **your** information with enforcement authorities if they ask **us** to, or with a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws.

If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in **our** Privacy Notice, please contact:

Group Data Protection Officer  
Canopus Managing Agents Limited  
Floor 29, 22 Bishopsgate, London EC2N 4BQ, UK  
Email: [privacy@canopus.com](mailto:privacy@canopus.com)  
Tel: + 44 20 7337 3700

### Law and Jurisdiction

This insurance is governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

### Sanctions

**We** shall not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

### Several Liability

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

### Rights of Third Parties

A person who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

For **your** information, the Contracts (Rights of Third Parties) Act 1999 allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him/her to or if the contract confers a benefit upon him/her. However, the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see [www.legislation.gov.uk](http://www.legislation.gov.uk) or contact the Citizens Advice Bureau.

### Safeguarding your premium and claim payments

All premium payments from **you** and due to **us** for this policy will be held by the **administrator** on **our** behalf. The **administrator** will also hold any premium refund that is due to **you** from **us**.

Any claim payments that are due to **you** from **us** will be paid to **you** by the **claims handler**.

In these capacities, the **administrator** and the **claims handler** are acting as **our** agents. This means that once a premium is paid to the **administrator** it is deemed to have been received by **us** and that all claim payments and premium refunds are not deemed to have been paid until **you** have actually received them.

### DEFINITION OF WORDS

When the following words and phrases appear in the Policy Document or accommodation booking confirmation with Awaze Vacation Rentals Ltd, they have the meanings given below. These words are highlighted by the use of bold print.

#### Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to **loss of sight, loss of limb(s), permanent total disablement** or death within a year of the incident.

#### Active war

**Your** active participation in a **war** where **you** are deemed under English Law to be under instruction from or employed by the armed forces of any country.

#### Administrator

Awaze Vacation Rentals Limited.

#### Anti-social behaviour

Behaviour by a person or group of people which causes or is likely to harass **you** or cause **you** alarm or distress. This could be behaviour specifically targeted at **you**, or trouble, annoyance or suffering to the community in which **your** accommodation is located.

Examples of anti-social behaviour are:

- street cruising (driving up and down roads causing annoyance);
- vehicle convoys;
- riding or driving on land other than a road;
- general rowdy or inconsiderate behaviour;
- noise nuisance (including by neighbours) from parties or playing loud music;
- where animals are creating a nuisance or people's behaviour associated with the use of animals is deemed as anti-social. It includes uncontrolled animals, stray dogs, barking, fouling and intimidation by an animal;
- trespassing;
- street drinking;
- prostitution related activity;
- mis-use of fireworks.

#### Business associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

## Claims handler

Roger Rich & Company.

## Excess

The amount **you** will have to pay towards the cost of each claim, per person insured, per incident claimed for, under each section of cover, other than for Section 1 – Cancellation or Curtailment Charges where a single **excess** is payable per accommodation booking with Awaze Vacation Rentals Ltd.

## Home

**Your** usual place of residence in the **UK**, Channel Islands or Isle of Man.

## Invoiced accommodation cost

The final invoiced amount as shown on **your** accommodation booking confirmation with Awaze Vacation Rentals Ltd, excluding the premium paid for this insurance.

## Loss of limb

Loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

## Loss of sight

Total and irrecoverable loss of sight which shall be considered as having occurred:

- In both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

## Medical condition(s)

Any disease, illness or injury including psychiatric illness.

## Medical practitioner

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

## Nuclear risks

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

## Pair or set

A number of items of **personal possessions** that belong together or can be used together.

## Period of insurance

**Your** insurance is in force for 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 confirmation with Awaze Vacation Rentals Ltd and ends at the commencement of **your trip**.

The cover for all other sections starts at the commencement of **your trip** and finishes at the end of **your trip**.

## Permanent total disablement:

This has different meanings as shown below, depending on **your** age and whether or not **you** are in paid employment:

- If **you** are in any form of paid employment, permanent total disablement means:

Loss of physical or mental ability, which occurs as a result of bodily injury sustained in an **accident** and within 12 months of the date of the **accident**, to the extent that **you** are unable to do the material and substantial duties of **your** occupation ever again. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of **your** occupation that cannot reasonably be omitted or modified. **Your** occupation means **your** trade, profession or type of work **you** do for profit or pay. It is not a specific job with any particular employer and is irrespective of location and availability. A **medical practitioner** must reasonably expect that this disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or **you** expect to retire.

- If **you** are not in any form of paid employment, permanent total disablement means:

Loss of physical or mental ability, which occurs as a result of bodily injury sustained in an **accident** and within 12 months of the date of the **accident**, to the extent that **you** are unable to continue **your** education and/or will be unable ever to complete the material and substantial duties of a clerical/administrative occupation. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of a clerical/administrative occupation that cannot reasonably be omitted or modified. A **medical practitioner** must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends.

- If **you** are aged 18 or under (or up to 23 and in full time education excluding apprenticeships), permanent total disablement means:

Loss of physical or mental ability, which occurs as a result of bodily injury sustained in an **accident** and within 12 months of the date of the **accident**, to the extent that **you** are unable to continue **your** education ever again, or will be unable to perform material and substantial duties of a clerical/administrative occupation. The material and substantial duties are those that are normally required for, and/or form a significant and integral part of, the performance of a clerical/administrative occupation that cannot reasonably be omitted or modified. A **medical practitioner** must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends.

## Personal money

Any of the following which are held for private and not business purposes: cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons, vouchers or bonds and securities (any of which have a monetary value), and admission tickets and travel tickets.



## Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables**).

## Policyholder

The individual who has paid the appropriate premium to **us** for this insurance.

## Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or another person insured have been exposed.

## Redundancy

Where **you** receive written notice from **your** employer that the permanent contract of employment **you** hold is being terminated against **your** wishes because either:

- **your** employer has stopped trading (or soon will) either totally or just in the place they employed **you**; or
- **your** employer has decided that the specific job **you** do for them is (or soon will be) no longer needed.

Please note that voluntary redundancy is not covered.

## Relative

**Your** mother (in-law), father (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), child, step-child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

## Terrorism

An act including, but not limited to, the use or threat of force and/or violence of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

## Trip

A **trip** that takes place during the **period of insurance**, within the **UK**, Channel Islands and Isle of Man, which begins when **you** leave **home** and ends when **you** get back **home** or are admitted to a hospital in the **UK**, Channel Islands and Isle of Man, whichever is earlier.

## United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

## Valuables

Jewellery, watches, items made of or containing precious metals, precious stones or semi precious stones, furs, binoculars, telescopes, computer/video games, PCs, laptops, tablets and other computerised equipment, any kind of photographic, audio, video, television or satellite navigation equipment, mobile phones (including mobile phone accessories), multimedia players, recorded media (including CDs and DVDs), films, tapes, cassettes, computer games, electronic games, mini-discs, video and audio tapes, cartridges or discs (unless they were pre-recorded, in which case **we** will pay up to the replacement cost) and drones.

## War

- a) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power, or
- b) any act of **terrorism**, or
- c) any act of war or **terrorism** involving the use of, or release of a threat to use, any nuclear weapon or device or chemical or biological agent.

## We, our, us

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

## You, your, yourself

The **policyholder** and any other person(s) travelling with, and staying in the same accommodation as, the **policyholder** during the **trip**.

This insurance is introduced and administered by Awaze Vacation Rentals Ltd, part of Awaze Group. Registered address: Sunway House, Raglan Road, Lowestoft, Suffolk NR32 2LW. Registered No. 00965389. Awaze Vacation Rentals Ltd is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts.

Awaze Vacation Rentals Ltd operates under a number of brands including, but not limited to: Hoseasons, Cottages.com, Blue Chip Holidays, Mulberry Cottages, Cumbrian Cottages, Scottish Cottages, Northumbrian Cottages, Derbyshire Cottages, Wales Cottages, Yorkshire Cottages, English Country Cottages, Scottish Country Cottages, Welsh Country Cottages, The Arran Team, Salcombe Holiday Homes, Dartmouth Holiday Homes, Welcome Cottages, Cottages Direct, Chez Nous, Amberley House and Portscatho Holidays.

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.