



Longstay & Backpacker

Extended Stay
Travel Insurance

Up to 18 Months Cover

'Return Home' Option

Automatic 'Stop-Over'
Cover

Activity Cover Included

2008/09

Sales Information

Children

Children under 18 years of age, travelling with an Insured Adult will be charged 50% of the premiums shown (see page 3), under Backpacker Cover.

If Longstay Cover is selected, the 50% children's discounted rate is based on the 16 -55 year age range (see page 3).

Infants aged under 2 years - free of charge if travelling with an Insured Adult.

Eligibility

Cover is only available to UK residents aged 75 years or under (or 33 years or under if Backpacker Cover is selected), who have not spent more than six months abroad in the last twelve months.

Family Cover

Family Cover is available for 2 Adults and up to 4 children under 18 years of age travelling together.

The premium required is 2.5 times the premium of the oldest traveller.

Maximum Trip Duration

The maximum trip duration is limited to 18 months in all.

Persons aged over 70.

Cover for persons aged 70-75 is only available for European, Australia & New Zealand destinations.

No cover is available under this policy for persons aged 76 years or over. Please contact your issuing Agent / Broker or P J Hayman & Company Ltd. on **0845 230 3526** (or **0845 230 0631** if a Direct Client) to see whether any alternative products are available.

Pre-existing Medical Conditions

This policy does not provide cover for re-occurring or pre-existing medical conditions.

If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck, quoting your policy number, who will advise what cover is available. Contact details are shown in the policy document.

Return Home option

The policy provides cover for up to two trips home (maximum 21 days per trip) during the policy period - premiums as shown (see page 3). Cover is suspended during the period you are home.

Stop-Over Cover

Cover is automatically included in the Longstay & Backpacker policy for a maximum of 7 days 'stop-over' in a higher rated area. This can be extended to a maximum of 31 days on payment of the additional premium shown in the premium guide (see page 3).

Who's Who?

The Longstay & Backpacker policy is arranged by PJ Hayman & Company Ltd. It is underwritten by Union Reiseversicherung AG. and administered in the UK by Travel Insurance Facilities plc. Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator. P J Hayman & Company Limited is an appointed representative of Crispin Speers & Partners Limited. Travel Insurance Facilities plc and Crispin Speers & Partners Limited are authorised and regulated by the Financial Services Authority.

ACTIVITIES

Cover is automatically included under both Backpacker and Longstay for the Standard Activities listed below.

In addition to the list of Standard Activities, Additional Activities (as described below), may be covered on payment of an additional premium (see premium guide on page 3). Any single 'Additional Activity' must not exceed 25% of the period of cover, e.g. up to 1 months Ballooning can be covered during a 4 month trip.

STANDARD ACTIVITIES

Archery, Adventure Training and Outward Bound, Abseiling to 50m, Amateur non-contact sports (e.g. golf, cricket), Bungee Jumping, Canoeing/Kayaking (not white water), Cycling & Mountain Biking, Fencing, Fishing/Angling, Go Karting, Horse Riding (excluding competitions), Ice Skating, Jet Skiing (note: no liability cover), Motorcycling (in line with UK licence entitlement), Parascending, Rafting (including white water), Safari and Overland trips, Sailboarding /Windsurfing, Sailing/ Yachting (but not ocean racing), Scuba and Sub Aqua to 9m, Snorkelling, Surfing, Trekking (below 5,000m), Water Skiing, Winter Sports (other than shown in the Additional activities list), Work (non-manual/ clerical and manual work not involving heavy equipment, heights in excess of 9 metres, working underground or special exposure to risk)

ADDITIONAL ACTIVITIES

American Football, Amateur contact sports (e.g. rugby, football, hockey), Ballooning, Flying in single-engined aircraft, Gliding, Hang Gliding, Ice Hockey, Micro-lighting, Martial Arts, Mountaineering & Rock Climbing up to 5,000m, Paragliding, Parachuting and Skydiving, Scuba and Sub Aqua to 30m, Trekking (above 5,000m), Winter Sports (including Bobsleigh, Skeleton/Cresta, Ski Touring, Stunting/Freestyle/ Acrobatics/Jumping).

If your intended activity is not shown in either the Standard or Additional Activities lists, please contact: P J Hayman & Company Ltd. on **0845 230 3526** (or **0845 230 0631** if a Direct Client) with full details. Please note: Underwriters will not, under any circumstances, cover: Base Jumping, Canyoning or Extreme Skiing.

Demands and Needs Statement

Longstay & Backpacker Insurance is typically suitable for those who wish to have insurance protection for an extended trip overseas with both Longstay and Backpacker providing cover for cancellation, personal possessions, emergency medical expenses, personal liability and personal accident. In addition, Longstay provides cover for departure delay, missed departure, possessions delayed in transit, personal money & travel documents and legal advice & expenses.

You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product. It is your responsibility to investigate this. P J Hayman & Company Limited has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements. You will need to make your own choice about how to proceed.

Premium guide

Premium guide (including Insurance Premium Tax at 17.5%) - valid from 1st February 2008 until further notice.

Area 1 - Europe*	Period up to	Backpacker	Longstay			
		Ages 16-39	16 to 55	56 to 65	66 to 69	70 to 75
	1 month	£27	£39	£47	£90	£125
	2 months	£37	£56	£69	£131	£180
	3 months	£47	£74	£90	£172	£236
	4 months	£57	£91	£112	£213	£292
	5 months	£67	£109	£133	£253	£348
	6 months	£77	£126	£154	£294	£404
	7 months	£88	£144	£176	£335	£460
	8 months	£98	£161	£197	£375	£516
	9 months	£108	£179	£219	£416	£572
	10 months	£118	£196	£240	£457	£628
	11 months	£128	£214	£261	£498	£684
	12 months	£138	£231	£283	£538	£740
	Each extra month (maximum 6)	£10	£18	£21	£41	£56
	Activity Extension	£48	£93	£113	£215	£296
	Stop-over in higher rated area	£39	£46	£57	£108	£148
	Return Home option	£39	£56	£68	£129	£178

* Europe - West of the Urals, Algeria, Morocco, Tunisia, Turkey, The Azores, Canary Islands, Madeira and the Mediterranean islands.

Area 2 - Australia & New Zealand	Period up to	Backpacker	Longstay			
		Ages 16-39	16 to 55	56 to 65	66 to 69	70 to 75
	1 month	£43	£47	£57	£109	£149
	2 months	£60	£66	£81	£154	£212
	3 months	£76	£85	£104	£199	£274
	4 months	£92	£105	£128	£244	£336
	5 months	£108	£124	£152	£290	£398
	6 months	£125	£144	£176	£337	£460
	7 months	£141	£163	£199	£380	£523
	8 months	£157	£183	£223	£425	£585
	9 months	£174	£202	£247	£470	£647
	10 months	£190	£222	£271	£516	£709
	11 months	£206	£241	£294	£561	£771
	12 months	£222	£260	£318	£606	£833
	Each extra month (maximum 6)	£16	£19	£24	£45	£62
	Activity Extension	£48	£93	£113	£215	£296
	Stop-over in higher rated area	£39	£46	£57	£108	£148
	Return Home option	£39	£56	£68	£129	£178

Area 3 - Worldwide	Period up to	Backpacker	Longstay			
		Ages 16-39	16 to 55	56 to 65	66 to 69	70 to 75
	1 month	£59	£89	£109	£207	N/A
	2 months	£81	£130	£159	£302	N/A
	3 months	£104	£171	£209	£398	N/A
	4 months	£126	£212	£259	£493	N/A
	5 months	£149	£253	£309	£588	N/A
	6 months	£171	£294	£359	£683	N/A
	7 months	£193	£334	£409	£779	N/A
	8 months	£216	£375	£459	£874	N/A
	9 months	£238	£416	£509	£969	N/A
	10 months	£261	£457	£559	£1,064	N/A
	11 months	£283	£498	£609	£1,159	N/A
	12 months	£305	£539	£659	£1,255	N/A
	Each extra month (maximum 6)	£22	£41	£50	£95	N/A
	Activity Extension	£48	£93	£113	£215	N/A
	Stop-over in higher rated area	N/A	N/A	N/A	N/A	N/A
	Return Home option	£39	£56	£68	£129	N/A

your cover...

Summary of Cover

This is only an outline of the cover provided, a full specimen Policy wording is available on request from your Broker / Agent or via www.pjhayman.com

PRE-TRAVEL POLICY

Section	Backpacker Cover (limit per person)	Longstay Cover (limit per person)	Excess – per person
A. Cancellation charges	up to £1,000	up to £2,500	£75 (£25 - deposit only claims)

TRAVEL POLICY

Section	Backpacker Cover (limit per person)	Longstay Cover (limit per person)	Excess – per person
B1. Departure delay	no cover	£20 after first 12 hours £10 after following 12 hours - up to a maximum of £100	Nil
Missed departure Abandonment after 24 hrs	no cover no cover	up to £1,000 up to £2,500	Nil Nil £75
B2. Personal possessions	up to £100 for each individual item - no cover on items described as valuables - up to a maximum of £500 in total	up to £250 for each individual item up to an overall total of £250 for valuables up to a maximum of £2,000 in total	£50
Possessions delayed in transit for more than 12 hrs	no cover	purchase of essential replacement items up to £100	Nil
B3. Personal money	no cover	up to £250 in cash on your person - up to £500 in total	£50
Loss of travel documents	no cover	travel and accommodation costs up to £250	Nil
B4. Emergency medical expenses	up to £2,000,000	up to £5,000,000	£75
State hospital benefit	£10 per day - up to a maximum of £200	£20 per day - up to a maximum of £400	Nil
B5. Curtailment (cutting short your trip)	up to £250 for transport and accommodation costs to return you to your overseas international departure point	up to £500 for transport and accommodation costs to return you to your overseas international departure point	£75
B6. Personal liability	up to £1,000,000	up to £2,000,000	rented property damage - £250 , other claims £50
B7. Personal accident	£5,000 for your accidental death £5,000 for loss of arms or legs £5,000 if you are permanently unable to work after an accident	£15,000 for your accidental death £15,000 for loss of arms or legs £15,000 if you are permanently unable to work after an accident	Nil Nil Nil
B8. Legal advice and expenses	no cover	up to £25,000	£50

Please note: increased excesses may apply under Sections A, Cancellation Charges; B4, Emergency Medical Expenses; and B5, Curtailment as a result of your contact with Travellers Healthcheck. These increased excesses will be advised to you in writing.

