



Philip Williams & Company Travel Insurance



ANNUAL FAMILY WORLDWIDE TRAVEL INSURANCE **FROM JUST £98***

Inside is a summary of cover and application form.
Alternatively call us during office hours on 01925 604421
or buy online at www.philipwilliams.co.uk

* For members aged under 40 years. Cost for other age categories shown inside.



ADD ESSENTIALS PLUS FOR JUST **£76** PER YEAR TO INCLUDE:

HOME EMERGENCY COVER

MOTOR BREAKDOWN COVER
FOR YOU & YOUR PARTNER



FAMILY WORLDWIDE TRAVEL COVER

Cover for any number of trips up to 31 days including weekend breaks and trips within the UK. This policy is available up to age 69 Worldwide and to age 79 for Europe only.

ANNUAL PRICES FOR OUR FAMILY WORLDWIDE TRAVEL INSURANCE:

Aged under 40

£98

Aged 40–59

£140

Aged 60–64

£170

Aged 65–69

£295

Aged 70–79

£298

European Travel Only

	Section	Limit	**Excess
	Trip duration	31 days	
	Maximum age***	69 years Worldwide 79 years Europe Only	
	Dependant child maximum age	17 years or 20 years in full time education (<i>inclusive</i>)	
Section 1	Cancellation	£5,000	£50
Section 2	Curtailment	£5,000	£50
Section 3	Emergency Medical Expenses	£10,000,000	£50
	Emergency Dental treatment	£350	£50
	Funeral Expenses Abroad	£1,000	£50
Section 4	Personal Accident	£20,000	Nil
Section 5	Baggage & Personal Effects	£2,500	£50
	Single Item Limit	£500	£50
	Total Valuables Limit	£500	£100
	Delayed Baggage (after 24 hrs)	£100	Nil
Section 6	Money	£500	£50
	Cash Limit	£300	£50
		(£50 for under 16's)	
Section 7	Loss of Passport / Driving Licence Expenses	£250	£50
Section 8	Travel Delay (12 hours or more)	£50	Nil
	Trip Abandonment (after 24 hrs)	£3,000	£50
Section 9	Missed Departure	£500	£50
Section 10	Personal Liability	£2,000,000	£50
Section 11	Legal Expenses	£25,000	£100
Section 12	Hijack	£1,000	Nil
		(£100 per 24 hours)	
Section 13	Sports & activities		
	Level 1 (<i>included as standard</i>)		
	Level 2 (<i>available upon payment of additional premium</i>)		
Section 14	Winter Sports		
	Sports Equipment	£500	£50
	Equipment Hire	£300	£50
	Winter Sports Pack	£300	£50
	Piste Closure	£300	Nil
Section 15	Uninhabitable Accommodation	£500	Nil
Section 16	TRAVEL DISRUPTION EXTENSION		
	Extended cancellation or curtailment charges	Up to £3,000	£50
	Extended delayed departure cover		
	(12 hours or more)	£50	Nil
	(or up to £3,000 – unused costs)		£50
	Extended missed departure	Up to £500	£50
	Accommodation cover	Up to £3,000	£50

* Limits of cover apply to each insured person.

** The excess is applicable per person, per policy section to a maximum of two excesses per insured incident.

*** Please note that the applicable quarterly premium will be charged in the quarter following a member reaching a higher age bracket.



HOME EMERGENCY COVER

WITH YOU EVERY STEP OF THE WAY

Home Emergency Cover is an assistance insurance policy that provides immediate assistance if you have a home emergency.

We provide peace of mind when the unexpected happens at home and the event is covered by the policy.

- Main Heating System
- Plumbing & Drainage
- Home Security
- Toilet Unit
- Domestic Power Supply
- Lost Key
- Pest Infestation

MOTOR BREAKDOWN COVER

FOR YOU & YOUR PARTNER

If a vehicle in which you or your partner are travelling as a driver or passenger, suffers a breakdown due to a mechanical or electrical failure, flat tyre, theft, vandalism or fire, service will be provided. We will provide cover as detailed below for any breakdown in accordance with the policy wording. Cover will apply during the Period of Insurance and within the Territorial Limits (UK)

- Roadside Assistance and Recovery
- Home Assist
- Alternative Travel
- Emergency Overnight Accommodation
- Lost Keys
- Message Service
- Caravan and Trailer Cover
- Mis-fuel Assist

ADD HOME EMERGENCY &
MOTOR BREAKDOWN COVER
FOR JUST **£76 PER YEAR!!!**



Policy booklet can
be downloaded
by scanning here

COMBINED PACKAGE PRICES

Aged under 40
£174

Aged 40–59
£216

Aged 60–64
£246

Aged 65–69
£371

Aged 70–78
£374

European Travel Only

Terms, conditions and rates are reviewable in April each year. Home Emergency and Motor Breakdown are not available separately. Philip Williams and Company are Authorised and Regulated by the Financial Conduct Authority

*Subject to terms and conditions, ask us for details.

HOW TO APPLY

Please complete all relevant sections (block capitals please) and return to:
Philip Williams & Co, 35 Walton Road, Stockton Heath, Warrington WA4 6NW
or email enquiries@philipwilliams.co.uk

Please tick which cover you require

☐

Travel Insurance Only

☐

Add Home Emergency & Motor Breakdown Cover

(Please note that Home Emergency and Motor breakdown Cover are not available without Travel Insurance)

YOUR DETAILS

Title _____ First Name _____ Surname _____

Home Address _____

Postcode _____

Email _____ Date of Birth

Partner Title _____ First Name _____ Surname _____

Home Tel _____ Mobile Tel _____ Date of Birth

Required Start Date Please note that cancellation cover will not apply before this date

I enclose a completed Direct Debit mandate authorising Philip Williams and Company to debit my account the appropriate premium on an ongoing basis until I wish to cancel my cover in respect of the Family Worldwide Travel Insurance, Home Emergency and Motor Breakdown Cover. Direct Debit payments are made on a quarterly basis.

Member Signature _____ Date

MEDICAL DECLARATION

You must advise **us** to the best of **your** knowledge if any of the following apply to **you**, a travelling companion, **an immediate relative, close business associate** or someone upon whom the trip depends, (*whether they are travelling with **you** or not*). If **you** say '**YES**' to any of the following questions, the Medical Screening Service must be contacted on **+44 330 660 0563**. **You** may be asked to pay a fee for this service and an additional premium. This will depend on the risk assessment of the medical condition declared. If an amount is charged, this will be payable to the Medical Screening Service. If cover can be provided for **your** condition, **you** will be given a screening reference number and a letter will be sent to **you** upon receipt of payment.

1. **You**/they were aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim.
2. **You**/they have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (*A chronic condition is one lasting three months or more*).
3. **You**/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
4. **You**/they have been diagnosed as having a terminal illness.
5. **You**/they were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
6. **You**/they were waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

Failure to contact us could leave you with no right to make a claim, and may mean that you travel with insufficient cover.

INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY QUARTERLY DIRECT DEBITS

Please complete all relevant sections (*block capitals please*) and return to:
Philip Williams & Co, 35 Walton Road, Stockton Heath, Warrington WA4 6NW

Name and full postal address of your bank or building society

To the Manager Bank or Building Society

Address

Postcode

Name of Account Holder(s)

Account Number Sort Code - -

Instruction to your bank or building society to pay by Direct Debit

SERVICE USER NUMBER

Please pay Philip Williams & Co Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit guarantee. I understand that this instruction may remain with Philip Williams & Co and, if so, details will be passed electronically to my bank/building society.

Signature Date

Signature Date

Banks and building societies may not accept Direct Debit instructions for some types of account.

For Philip Williams & Co reference only

THE DIRECT DEBIT GUARANTEE

- 1) This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- 2) If the amounts to be paid or the payment dates change, Philip Williams & Co will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- 3) If an error is made by Philip Williams & Co or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- 4) You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to Philip Williams & Co.



PRIVACY NOTICE

(ALSO KNOWN AS "FAIR PROCESSING NOTICE")

How will we use the information you give us?

We will only use your information on the basis that it is necessary to administer your insurance contract or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be Insurers, other insurance brokers, firms handling claims, finance providers and firms that process or administer our records, including Federations/Trust Administrators.

When we contact you, it will either be for the above reason, or because we have a legitimate interest in marketing related products. For any other marketing it will only be with your consent and you will be able to withdraw your consent or unsubscribe easily at any time. If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies. If we need to obtain information which is by nature sensitive, we will only do so on the basis that it is in the public interest – for example to fight crime, prevent fraud or to make sure insurance is available.

What type of personal information do we need?

- We may need personal details which might include details of lifestyle, family, finances, business or education.
- We will only collect what is necessary and will only keep it for as long as we are required to do in line with our data retention policy.

What other types of information do we need?

- Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Politics, Genetics, Trade Union Membership, Sex or Sexual Orientation.
- We might also need details of criminal convictions.
- We will only collect what is necessary and protect it with appropriate security measures.

How do we obtain your information?

- We may gather it from information you submit to a website, by telephone, mail, face to face or by email.
- We may receive it from insurers, other insurance brokers, firms handling claims, finance providers and firms that process or store our records, including Federations/Trust Administrators.

What are my legal rights?

- You can obtain a copy of your personal information from us without charge by contacting us at the address above. This may include the right to transfer information to other providers.
- You have the right to ask us to correct information.
- You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our document retention policy.
- You may have the right to object if decisions about you are made solely by a computer.
- You have the right to complain to the Information Commissioner at www.ico.org.uk

Telephone number **0303 123 1132**

Data Controller

Philip Williams & Company
35 Walton Road
Stockton Heath
Warrington WA4 6NW

Contact for queries

Data Protection Manager
01925 604421
dataprotection@philipwilliams.co.uk

Privacy Notice Apr2018 v2

Statement of Demands and Needs.

Travel Insurance

This insurance meets the demands and needs of those who wish to protect themselves, their possessions and pre-booked travel arrangements whilst away from their home on a holiday or a journey. The full details of the events insured, levels of cover, and the terms and conditions of our policies can be found in the Policy Wording. Please check the documents carefully to ensure that they are accurate and that the cover meets with your requirements.

Motor Breakdown Insurance

This insurance meets the demands and needs of people who wish to cover the cost of assistance in the event of a vehicle breakdown subject to the claim limits highlighted within the policy schedule and the terms and conditions outlined within the policy wording.

Home Emergency Insurance

This policy has been designed to meet the demands and needs of people looking to the cost of contractors' emergency call-out and labour charges, parts and materials following a specific occurrence, provided that cover for that occurrence is detailed within the policy wording and is not specifically excluded. This is an Emergency Assistance policy, and claims should be reported within 48 hours of discovery.

NOTES



35 Walton Road, Stockton Heath,
Warrington, Cheshire WA4 6NW

Tel 01925 604 421

philipwilliams.co.uk

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Philip Williams (G Ins) Management Ltd is authorised and regulated by the Financial Conduct Authority, No. 827663, and registered in England and Wales, No. 11181168. Registered Office: 35 Walton Road, Stockton Heath, Warrington, Cheshire, WA4 6NW. Philip Williams (G Ins) Management Ltd is part of the Aston Lark Group.