

# Policy summary

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by AXA Insurance UK plc.

## Types of insurance and cover

Travel insurance for single or annual multi trips – Please refer to your schedule for your selected cover.

Various additional covers may also be included – your schedule will show if you selected these options.

## Age eligibility

This policy is not available to anyone aged 71 or over if annual multi trip cover is selected. If you reach the age of 71 during the period of insurance, cover will continue until the next renewal date but not thereafter.

If you have chosen single trip cover, this policy is not available to anyone aged 86 or over.

## Conditions

- It is essential that you refer to the Important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy – Please refer to the policy wording for full details.

## Significant features and benefits

War risks, civil commotion and terrorism – cover for such events is provided under Sections B – Emergency medical and other expenses, C – Hospital benefit and D – Personal Accident (unless caused by nuclear, chemical or biological attack).

Please see paragraph 1. in the General exclusions applicable to all sections of the policy in the policy wording for full details.

### Significant features and benefits (continued)

Cover offered	Limits
<b>Section A – Cancellation or curtailment charges</b>	
Cancellation or curtailment charges	£3,000
<b>Section B – Emergency medical and other expenses</b>	
Emergency medical and other expenses	£5,000,000
Emergency dental treatment	£200
Funeral expenses abroad	£1,500
<b>Section C – Hospital benefit</b>	
Hospital benefit	£500 (£30 per day)
<b>Section D – Personal accident</b>	
Personal accident (subject to age)	£25,000
<b>Section E – Baggage*</b>	
Baggage	£1,500
Single article limit	£200
Total for all valuables	£300
Emergency replacement of baggage	£100
<b>Section F – Personal money, passport and documents</b>	
Personal money and documents	£150 cash (£50 if under 16 years) and £150 other money and documents
Passport	£300
<b>Section G – Personal liability</b>	
Personal liability	£2,000, 000
<b>Section H – Delayed departure</b>	
Delayed departure	£200 (£25 after 5 hours and £25 per 12 hours delay after that)
Abandonment of trip	£3,000 (after 5 hours delay)

<b>Significant features and benefits (continued)</b>	
<b>Section I – Missed departure</b>	
Missed departure	£500
<b>Section J – Ski equipment*</b>	
Ski equipment	£500
Single article limit	£250
Hired ski equipment	£300
<b>Section K – Ski equipment hire*</b>	
Ski equipment hire	£300 (£30 per day)
<b>Section L – Ski pack*</b>	
Ski pack	£300
Lost lift pass	£150
<b>Section M – Piste closure*</b>	
Piste closure	£600 (£30 per day)
<b>Section N – Legal expenses and assistance</b>	
Legal expenses and assistance	£25,000
<b>Section O – Cruise cover*</b>	
Extended baggage cover	£2,500
Single article limit	£750
Total for all valuables	£500
Each missed shore trip	£25
Confined to your cabin due to illness	£500 (£30 per day)
<b>Section P – Business travel*</b>	
Business equipment	£750
Single article limit	£500

### Significant features and benefits (continued)

#### Section Q – Wedding/Civil partnership cover\*

Wedding rings	£300 per person
Wedding gifts	£750 per couple
Wedding attire	£1,000 per person
Photographs/video recordings	£500 per couple

#### Section R – Independent travellers cover\*

Extended cancellation or curtailment charges	£3,000
Extended delayed departure	£200 (£25 after 5 hours and £25 per 12 hours delay after that)
Extended missed departure	£500
Accommodation cover	£3,000

#### Sections A, E & G – Golf cover\*

Section E – Golf equipment	£1,000
Section E – Delayed golf equipment	£300
Section E – Golf equipment hire	£200 (£25 per day)
Section A – Loss of green fees due to illness or bodily injury	£300 (£75 per day)
Section G – Liability for golf buggies whilst in use	£2,000,000

\* This indicates optional covers. Your policy schedule will show any optional cover you have chosen.

### Significant or unusual exclusions or limitations

	Where located in the policy booklet
The standard excesses and any increased amount you have agreed to pay shown in your policy wording or on your schedule.	Each section of your policy booklet or on your schedule
Under annual multi trip policies there is no cover for trips over 31 days.	Definitions – under period of insurance

**Significant or unusual exclusions or limitations (continued)**

<p>Any trip that has already begun when you purchase this insurance will not be covered, except where you renew an existing annual multi trip policy which fell due for renewal during the trip.</p>	<p><b>Definitions – under period of insurance</b></p>
<p>Deductions for wear and tear will be made.</p>	<p><b>Baggage, ski equipment, business travel and wedding/civil partnership cover sections 'What is covered'</b></p>

**General exclusions applicable to all sections of the policy**

<p>War risks, civil commotion, terrorism, (except under Sections B – Emergency medical and other expenses, C – Hospital benefit, D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.</p>	<p><b>General exclusions</b></p>
<p>There are a number of sports, activities and winter sports that are excluded – Please see paragraphs 5, 6 and 7 in the General exclusions applicable to all sections of the policy in the policy wording.</p>	
<p>Wilful, self inflicted injury, suicide, drug use, alcohol or solvent abuse.</p>	
<p>Unlawful actions and any subsequent legal proceedings brought against you.</p>	
<p>Travel to a country, specific area or event which the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) has advised against all travel or all but essential travel (except where cover is provided under the extended cancellation or curtailment cover under Section R – Independent travellers cover).</p>	

**Exclusions under Section A – Cancellation or curtailment charges**

<p>Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.</p>	<p><b>Cancellation or curtailment charges section 'What is not covered'</b></p>
<p>Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.</p>	

### Significant or unusual exclusions or limitations (continued)

#### Exclusions under Section B – Emergency medical and other expenses

Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your home area.

Medication, which prior to departure is known to be required.

Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

**Emergency medical and other expenses section 'What is not covered'**

#### Exclusions under Section C – Hospital benefit

Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where the recommended inoculations have not been undertaken.

**Hospital benefit section 'What is not covered'**

#### Exclusions under Section E – Baggage

Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Baggage contained in an unattended motor vehicle overnight between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.

Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – see your policy wording for the full list.

Business goods, samples or tools used in connection with your occupation.

**Baggage section 'What is not covered'**

#### Exclusions under Section F – Personal money, passport and documents

Personal money or your passport or visa, left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.

**Personal money, passport and documents section 'What is not covered'**

**Significant or unusual exclusions or limitations (continued)**

**Exclusions under Section G – Personal liability**

Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

**Personal liability section 'What is not covered'**

**Exclusions under Section H – Delayed departure**

Strike, industrial action or air traffic control delay existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.

**Delayed departure section 'What is not covered'**

**Exclusions under Section I – Missed departure**

Strike or industrial action existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.

**Missed departure section 'What is not covered'**

**Exclusions under Winter sports Sections J and K**

Ski equipment contained in or stolen from an unattended motor vehicle overnight between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.

**Winter sports sections J and K 'What is not covered'**

**Exclusions under Section O – Cruise cover**

Valuables left unattended at any time unless in a hotel or ship's safe, safety deposit box or in your locked accommodation.

Baggage contained in an unattended motor vehicle overnight between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.

Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – see your policy wording for the full list.

Business goods, samples or tools used in connection with your occupation.

Confinement or compulsory quarantine as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

**Cruise cover section 'What is not covered'**

Significant or unusual exclusions or limitations (continued)

**Exclusions under Section P – Business travel**

Business equipment left unattended at any time unless deposited in a hotel safe or safety deposit box, left in your locked accommodation or contained in a vehicle at any time between 9 am and 9 pm and locked out of sight in a secure baggage area – Please see the definition of secure baggage area in the Definitions in the policy wording.

Loss, theft or damage of films, tapes, cassettes, cartridges or discs other than the market value.

Any loss or damage arising from manual work.

**Business travel section 'What is not covered'**

**Exclusions under Section Q – Wedding/ Civil partnership cover**

Valuables left unattended unless deposited in a hotel safe, safety deposit box or your locked accommodation.

Baggage contained in an unattended motor vehicle overnight between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.

Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – see your policy wording for the full list

Business goods, samples or tools used in connection with your occupation.

**Wedding/Civil partnership cover section 'What is not covered'**

**Exclusions under Section R – Independent travellers cover**

Strike or industrial action or air traffic control delay existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.

Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.

Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.

**Independent travellers cover section 'What is not covered'**

## Significant or unusual exclusions or limitations (continued)

### Exclusions under Section R – Independent travellers cover

Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

**Independent travellers cover section 'What is not covered'**

### Duration

This is an annually renewable or single trip policy – Please refer to your schedule for your selected cover.

### Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents no premium refund will be made. See General conditions in the policy wording for full details.

### Claim notification

To make a claim, contact: 0845 602 5513 (except for legal expenses where you should contact 01737 815199).

### Making a complaint

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance. If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Making a complaint section of the policy wording.

### Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk).