

AXA Travel Insurance / **Policy booklet**

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redefining / standards



Contents

Policy summary – travel insurance	3
Introduction	9
Definitions	10
General conditions applicable to the whole policy	13
Claims conditions	14
Important conditions relating to health	16
What is not covered – applicable to all sections of the policy	17
Sports and activities covered	18
Emergency and medical service	21
Reciprocal health agreements with other countries	22
Sections of cover	
Section A – Cancellation or curtailment charges	23
Section B – Emergency medical and other expenses	25
Section C – Hospital benefit	28
Section D – Personal accident	29
Section E – Baggage	30
Section F – Personal money, passport and documents	32
Section G – Personal liability	33
Section H – Delayed departure	34
Section I – Missed departure	36
Section J – Legal expenses and assistance	37
Section K – Hijacking	39
Section L – Mugging	39
Section M – Catastrophe cover	40
Section N – Home help	41
Section O – Pet care	42
Section P – Ski equipment	42
Section Q – Ski equipment hire	44
Section R – Ski pack	45
Section S – Piste closure	46
Section T – Avalanche or landslide cover	46
Section U – Wedding/Civil partnership cover	47
Section V – Golf cover	49
Making a complaint	52
Important telephone numbers	55

Policy summary – AXA Travel Insurance

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.

Type of insurance and cover

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

Various optional covers may also be included – your booking confirmation will show if you selected these options.

Age eligibility

This policy is not available to anyone aged 76 or over if annual multi trip cover is selected. If you reach the age of 76 during the period of insurance, cover will continue until the next renewal date but not after that.

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

Conditions

- 1 It is essential that you refer to the important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.
- 2 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

- 1 War risks, civil commotion and terrorism – cover for these events is provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – *Please see paragraph 1. in the What is not covered – applicable to all sections of the policy in the policy wording for full details.*
- 2 The table shows the maximum benefits you can claim for each insured person after the deduction of the policy excess (unless otherwise stated). Some sections are optional and these are marked* – *your booking confirmation will show if you selected any of these options.*

Section	Title	Limit	Excess
A	Cancellation or curtailment Charges	£3,000	£100
	CANCELLATION TOP UP Extra Cancellation cover is available up to a maximum of £20,000 for each insured person. Your booking confirmation will show if you selected this option and the limit that applies.		
	Emergency repairs to your home	£500	Nil

Policy summary – AXA Travel Insurance *continued*

Section	Title	Limit	Excess
B	Emergency medical and other expenses	£5,000,000	£100
	Emergency dental treatment	£250	£100
	Funeral expenses abroad	£1,500	£100
	Mountain rescue	£30,000	£100
C	Hospital benefit	£500 (£25 per day)	Nil
D	Personal accident	£30,000 (subject to age)	Nil
E	Baggage	£1,500	£100
	Single article limit	£300	£100
	Total for all valuables	£300	£100
	Emergency replacement of baggage	£150 (if not returned within 12 hours)	Nil
F	Personal money, passport and documents	£300 cash (£50 if under 16) and £200 other money and documents	£100
	Passport	£300	£100
G	Personal liability	£2,000,000	£100
H	Delayed departure	£200 (£15 after 12 hours and £15 per 12 hours delay thereafter)	Nil
H	Abandonment of trip	£3,000 (after 12 hours delay)	£100
I	Missed departure	£500	£100
J	Legal expenses and assistance	£10,000	£100
K	Hijacking	£1,500 (£100 per day)	Nil
L	Mugging	£1,500 (£100 per day)	Nil
M	Catastrophe	£600	Nil
N	Home help	£250	Nil
O	Pet care	£500 (£25 per day)	Nil

Policy summary – AXA Travel Insurance *continued*

Section	Title	Limit	Excess
P* to T*	Winter sports		
P*	Ski equipment	£500 (single article limit £300)	£100
	Hired ski equipment	£250	£100
Q*	Ski equipment hire	£150 (£15 per day)	Nil
R*	Ski pack	£250	Nil
	Lost lift pass	£150	Nil
S*	Piste closure	£300 (£20 per day)	Nil
T*	Avalanche or landslide cover	£100	Nil
U*	Wedding/Civil partnership cover		
	Wedding rings	£250 per person	£100
	Wedding gifts	£1,000 per couple	£100
	Wedding attire	£1,500 per couple	£100
	Photographs/video recordings	£750 per couple	£100
V*	Golf cover		
	Loss of green fees	£300 (£75 per day)	Nil
	Golf equipment	£1,000	£100
	Delayed golf equipment	£300 (after 12 hours delay)	Nil
	Golf equipment hire	£200 (£20 per day) if not returned within 24 hours	Nil
	Hole in one	£150	Nil

Significant or unusual limitations or what is not covered

- 1 The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording.
- 2 Under annual multi trip policies there is no cover for trips over 31 days.
- 3 Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.

What is not covered applicable to all sections of the policy

- 1 War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- 2 There are a number of sports, activities and winter sports that are not covered – *Please see paragraphs 4, 5 and 6 in the What is not covered – applicable to all sections of the policy in the policy wording.*
- 3 Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- 4 Wilful, self inflicted injury, suicide, drug use or solvent abuse.
- 5 You drinking too much alcohol resulting in a claim.
- 6 Unlawful actions and any criminal proceedings brought against you.
- 7 Travel to a country, specific area or event which the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) has advised against all travel or all but essential travel.

What is not covered under Section A – Cancellation or curtailment charges

- 1 Misconduct leading to dismissal, resignation, voluntary redundancy, entering into a compromise agreement or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- 2 Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- 3 Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

What is not covered under Section B – Emergency medical and other expenses

- 1 Treatment or surgery which in the opinion of AXA Assistance, can wait until your return to your home area.
- 2 Medication, which prior to departure is known to be required.
- 3 Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

What is not covered under Section C – Hospital benefit

- 1 Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

What is not covered under Section E – Baggage

- 1 Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- 2 Baggage contained in an unattended vehicle 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.*
- 3 Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded – *See your policy wording for the full list.*

Policy summary – AXA Travel Insurance *continued*

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

What is not covered under Section F – Personal money, passport and documents

- 1 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.
- 2 Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

What is not covered under Section G – Personal liability

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

What is not covered under Section H – Delayed departure

- 1 Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- 2 Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- 3 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.
- 4 Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

What is not covered under Section I – Missed departure

- 1 Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- 2 Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.
- 3 Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

What is not covered under Section O – Pet care

- 1 Claims arising from your bodily injury or illness that is not covered under Section B – Emergency medical and other expenses.

What is not covered under Sections P, Q, R, S & T – Winter sports

- 1 Ski equipment contained in or stolen from an unattended vehicle 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.*
- 2 A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section P – Ski equipment.

What is not covered under Section U – Wedding/Civil partnership cover

- 1 Valuables, bank notes and currency notes left unattended unless in a hotel safe, safety deposit box or in your locked accommodation.
- 2 Baggage contained in an unattended vehicle 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.*
- 3 Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded – *see your policy wording for the full list.*
- 4 Business goods, samples or tools used in connection with your occupation.

What is not covered under Section V – Golf cover

- 1** Misconduct leading to dismissal, resignation, voluntary redundancy, entering into a compromise agreement or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- 2** Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- 3** Golf equipment contained in an unattended vehicle 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.*

Duration

This policy lasts for a period of 12 months after which it automatically expires, or it is for a single trip – *Please refer to your booking confirmation 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 do so by contacting the agent from which you purchased the policy 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 applicable to the whole policy in the policy wording for full details.*

Claim notification

To make a claim contact 0845 366 2217 (except for Legal expenses where you should contact 0845 366 2214).

Making a complaint

Any complaint you may have should in the first instance be addressed to the claim office or agent from which you purchased the policy 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)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Introduction

This is **your** travel insurance policy. It contains details of what is covered, conditions and what is not covered, for each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the booking confirmation which **we** recommend be kept with the policy.

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy as referred to in **your** booking confirmation.

The booking confirmation and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

United Kingdom residents

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**.

The law which applies to this policy

You and **we** can choose the law which applies to this policy. **We** propose that English Law applies. Unless **we** and **you** agree otherwise English law will apply to this policy.

Age eligibility

Annual multi trip

This policy is not available to anyone aged 76 or over if annual multi trip cover is selected. If **you** are aged under 18 **you** are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

If **you** reach any of the ages mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

Single trip

If single **trip** cover is selected, this policy is not available to anyone aged 86 or over.

Policy excess

Under most sections of the policy, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid the additional premium to waive the excess as stated in the booking confirmation.

Helplines

Please carry this policy with **you** in case of an emergency. Details of the claims helplines can be found in the Claims conditions on page 14.

Policy information

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, contact the agent from which you purchased the policy.

AXA Insurance

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. FSA number 202312. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Data Protection Act Notice

To set up and administer **your** policy **we** will hold and use information about **you** supplied by **you** and by medical providers. **We** may send it in confidence for processing to other companies acting on **our** instructions including those located outside the European Economic Area.

Definitions

These definitions apply throughout **your** policy booklet. Where **we** explain what a word means that word will appear highlighted in **bold** print and have the same meaning wherever it is used in the policy. **We** have listed the definitions alphabetically.

Baggage

means luggage, clothing, personal effects, **valuables** and other articles (but excluding **ski equipment, golf equipment, personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

Bodily injury

means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Close business associate

means 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.

Close relative

means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

Curtailment/Curtail/Curtailed

means either:

- 1** abandoning or cutting short the **trip** by direct early return to **your home area**, in which case claims will be calculated from the day **you** returned to **your home area** and based on the number of complete days of **your trip you** have not used, or
- 2** by attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation. Cover only applies to ill/injured persons.

Family cover

means up to two adults and up to four of their children, grandchildren, step children or foster children aged under 18, accompanying the parents or legal guardian insured on the same policy travelling on any **trip** to the same destination. The children are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult) but under annual multi trip cover either adult is also insured to travel on their own.

Golf equipment

means golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Home

means **your** normal place of residence in the **United Kingdom**.

Home area

For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your** home area means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, **your** home area means either the particular Channel Island on which **you** live or the Isle of Man depending on where **your home** is.

Insured Person

See definition of You/Your/Yourself/Insured person.

Definitions continued

Medical condition

means any disease, illness or injury.

Medical practitioner

means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

Period of insurance

- 1 means if annual multi trip cover is selected: the period of 12 months for which **we** have accepted the premium as stated in **your** booking confirmation. During this period any **trip** not exceeding 31 days is covered, but limited to 17 days in total in each **period of insurance** for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). Under these policies Section A – Cancellation cover will be operative from the date stated in the booking confirmation or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **trip**.
- 2 means if single trip cover is selected: the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in **your** booking confirmation. Under these policies Section A – Cancellation cover will be operative from the time **you** pay the premium.

For all other sections of the policy, whichever cover is selected, the insurance starts when **you** leave **your home** or for a **business trip your** place of business (whichever is the later) to start the **trip** and ends at the time of **your** return to **your home** or place of business (whichever is the earlier) on completion of the **trip**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the **trip**.

The **period of insurance** is automatically extended for the period of the delay in the event that **your** return to **your home area** is unavoidably delayed due to an event insured by this policy.

Personal money

means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Pre-existing medical condition

means:

- 1 Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy or cancer for which **you** have ever received treatment (including surgery, tests or investigations by **your** doctor or a consultant/specialist and prescribed drugs or medication).
- 2 Any **medical condition** for which **you** have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months.
- 3 Any **medical condition** for which **you** are taking prescribed drugs or medication.

Public transport

means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

Secure baggage area

means any of the following, as and where appropriate:

- 1 The locked dashboard, boot or luggage compartment of a motor vehicle
- 2 The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats

Definitions continued

- 3 The fixed storage units of a locked motorised or towed caravan
- 4 A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski equipment

means skis (including bindings), ski boots, ski poles and snowboards.

Terrorism

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

Trip

means any holiday, business or pleasure trip or journey made by **you** within the area of travel shown in the insurance details contained in **your** booking confirmation which begins and ends in **your home area** or place of business during the **period of insurance**, but with cover for one way trips or journeys ceasing 12 hours after **you** first leave the immigration control of the country in which **your** final destination is situated.

However any trip that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the trip.

If annual multi trip cover is selected any trip not exceeding 31 days is covered, but limited to 17 days in total in each **period of insurance** for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). If any trip exceeds 31 days there is absolutely no cover under this policy for that trip (not even for the first 31 days of the trip), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

In addition, any trip solely within **your home area** is only covered where **you** have pre-booked at least three night's accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, What is not covered and conditions contained in this policy applying to each trip. Where **we** have agreed to cover **your medical condition**, this applies to each trip during the **period of insurance**.

Unattended

means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom

means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables

means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment (including mobile phones, MP3/4 players, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

We/Us/Our

means AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD.

You/Your/Yourself/Insured person

means each person travelling on a **trip** whose name appears in the insurance details contained in **your** booking confirmation plus all of their children aged under 2 when travelling on the same **trip**.

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section D – Personal accident).

2. Reasonable precautions

At all times **you** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

3. Cancellation

Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the **cancellation period**) by contacting **your** original issuing agent (whose contact details are shown on **your** booking confirmation) during the **cancellation period**. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred.

Cancellation outside the statutory period

You may cancel this policy at any time after the **cancellation period** by contacting **your** original issuing agent (whose contact details are shown on **your** booking confirmation). If **you** cancel after the **cancellation period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to **your** last known address. No refund of premium will be made.

Non payment of premiums

We can cancel the policy immediately by sending **you** written notice if **you** do not pay the premium.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment. **You must contact us** by phone if **you** want to make a claim using the relevant number given below, depending on the type of claim:

1. Claims

All claims except Legal expenses

0845 366 2217

Legal expenses only

0845 366 2214

For medical assistance and/or repatriation claims

+44 845 366 2215

Or if **you** are in a country that does not accept the above international phone number please call +44 203 285 7998.

The claim notification must be made within 31 days or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

You must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing and cooperate fully with **us** in **our** investigations into the circumstance of **your** claim.

You or **your** legal representatives must supply at **your** own expense, all information, evidence, details of household insurance, proof of ownership and medical certificates as required by **us**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request and will pay for a post mortem examination.

You must retain any property which is damaged, and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property.

We may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.

2. Transferring of rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

3. Fraud

You must not act in a fraudulent manner.

If **you** or anyone acting for **you**

- 1 Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way; or
- 2 Make a statement in support of a claim knowing the statement to be false in any way; or
- 3 Submit a document in support of a claim knowing the document to be forged or false in any way; or
- 4 Make a claim for any loss or damage caused by **your** wilful act or with **your** connivance

Then

- 1 **we** will not pay the claim
- 2 **we** will not pay any other claim which has been or will be made under the policy
- 3 **we** may make the policy void from the date of the fraudulent act
- 4 **we** will be entitled to recover from you the amount of any claim already paid under the policy
- 5 **we** will not refund any premium
- 6 **we** may inform the police of the circumstances.

Important conditions relating to health

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1 It is a condition of this policy that **you** will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising directly or indirectly from:

a At the time of taking out this policy:

- i** Any **pre-existing medical condition you** have unless **you** have contacted AXA medical screening at www.yourmedicalscreening.co.uk or called **us** on 0845 366 2216 and **we** have agreed in writing, to cover **you**
- ii** Any **medical condition** for which **you** have received a terminal prognosis
- iii** Any **medical condition you** are aware of but for which **you** have not had a diagnosis
- iv** Any **medical condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home
- v** Any **medical condition** affecting **you**, a **close relative** or a **close business associate** that **you** are aware of, that could reasonably be expected to result in a claim on this policy

unless **we** have agreed in writing, to cover **you**.

b At any time:

- i** Any **medical condition you** have which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought his/her advice), but despite this **you** still travel
- ii** Any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)
- iii** Any medical condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**
- iv** **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

If **your** health changes after the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** should telephone **our** customer helpline on 0845 366 2216 to make sure **your** cover is not affected.

You should also refer to What is not covered – applicable to all sections of the policy.

What is not covered – applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. War risks, civil commotion and terrorism

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

2. Radioactive contamination

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

3. Sonic bangs

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. Winter sports

Your participation in winter sports unless the appropriate winter sports premium has been paid, then cover will apply under those sections shown as covered for winter sports in **your** booking confirmation for:

- a the winter sports specified in the list on page 21 and
- b any other winter sports shown as covered in **your** booking confirmation

for a period of no more than 17 days in total in each **period of insurance** under annual multi trip policies and for the period of the **trip** under single trip policies.

5. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining.

6. Other sports or activities

Your participation in or practice of any other sport or activity, manual work, driving any motorised vehicle or racing unless:

- a specified in the list on page 18 or
- b shown as covered in **your** booking confirmation.

7. Suicide, drug use or solvent abuse

Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction) and putting **yourself** at needless risk (except in an attempt to save human life).

8. Alcohol abuse

You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your** trips or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.

9. Jumping from vehicles, buildings or balconies

You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless

Sports and activities covered

of the height, unless **your** life is in danger or **you** are attempting to save human life.

10. Unlawful action

Your own unlawful action or any criminal proceedings against **you**.

11. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.

12. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under subsection 1.d). of Section A – Cancellation or curtailment charges).

13. Travelling against FCO advice

You travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel.

14. Family and single parent cover travel restrictions

You being aged under 18 under annual multi trip cover unless **you** travel with one or both of the insured adults (or are accompanied by another responsible adult).

If **you** reach the age mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

Sports and activities covered

The following lists detail the sports and activities that this policy will cover without charge (or can be covered when **you** have paid the appropriate additional premium) under Section B – Emergency medical and other expenses, Section D – Personal accident and Section G – Personal Liability when **you** are participating on a recreational and non professional basis during any **trip**.

Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads).

Details of any other sports and activities which **you** have purchased cover for will be shown in **your** booking confirmation.

No cover under Section G – Personal liability for those sports or activities marked with *

Sports and activities covered as standard without charge

Archery
Badminton
Banana boating
Baseball (amateur)
Basketball (amateur)
Beach games
Body boarding (boogie boarding)
Bungee jump (1 jump)
*Camel riding
Canoeing (up to grade 2)
*Clay pigeon shooting
Climbing wall
Cricket (amateur)
Cycling/cycle touring (up to 2 days only)

Sports and activities covered *continued*

Dinghy sailing
Elephant riding
Fell walking up to 2,500 metres above sea level
Fencing
Fishing
Football (amateur and not the main purpose of the trip)
GAA football (amateur and not the main purpose of the trip)
Golf
High rope activities
Hiking (without the use of any climbing equipment) up to 2,500 metres above sea level
Hockey
Horse riding (up to 2 days)
Hot air ballooning (one balloon ride)
Jet skiing (one ride only)
Jogging
Kayaking (up to grade 2)
Marathon running (amateur)
Mountain biking (2 days maximum)
Netball (amateur)
*Non manual work (including professional, administrative or clerical duties only)
Orienteering
Outwardbound pursuits
*Paintballing
Parachute jump (one jump only)
Parascending (over water)
Pony trekking
Racquetball
Rambling
Ringos
River canoeing (up to grade 2)
Roller blading
Roller skating
Rounders
Rowing
Running – sprint/long distance (amateur)
Safari
Sail boarding
Sailing within territorial waters
Scuba diving down to 18 metres (up to 2 dives only)
Sea canoeing/kayaking
Sea fishing (2 trips maximum)
Skate boarding
Snorkelling
Squash (amateur)
Surfing (amateur, 2 days maximum)
Swimming (recreational)
Tennis (amateur)
Track events (amateur)
Trekking up to 2,500 metres above sea level
Volleyball (amateur)
Wakeboarding (amateur, 2 days maximum)
War games
Water polo (amateur)
Water skiing (amateur, 2 days maximum)
White water rafting (up to grade 4)
Windsurfing (amateur, 2 days maximum)
*Yachting (racing/crewing inside territorial waters)
Zorbing

Sports and activities covered *continued*

In respect of lapland trips only, the following supervised winter sports activities:

Ice skating

*Ski – dooing

*Sledging/sleigh riding as a passenger (pulled by dogs, horses or reindeer)

*Snow mobiling

Snow shoe walking

Sports and activities that can be covered if the appropriate additional premium has been paid as shown in your booking confirmation

Category A sports and activities

Abseiling

Black water rafting (grade 1 to 4 – life jacket and helmet must be worn)

Boxing training (no contact)

Bungee jump (2 or more jumps)

Canoeing (up to grade 4)

Cycling/cycle touring (3 or more days)

Dry slope skiing

Go karting

Horse riding for 3 days or more (no polo, hunting, or jumping)

Hot air ballooning (two or more balloon rides)

Hurling (amateur)

Jet boating

Jet skiing (2 or more rides)

Kayaking (up to grade 4)

Martial arts (training only)

Mountain biking (3 or more days)

River canoeing (up to grade 4)

Scuba diving down to 50 metres (3 or more dives)

Sea fishing (3 or more trips)

Shark diving (in a cage)

Street hockey (wearing pads and helmets)

Surfing (amateur, 3 or more days)

Triathlon

Wakeboarding (amateur, 3 or more days)

Waterskiing (amateur, 3 or more days)

Windsurfing (amateur, 3 or more days)

Zip wiring

Category B sports and activities

American football (amateur)

Canyoning

Caving

Expeditions professionally organised with experienced operators

Hang gliding

Kite surfing

Microlighting

Paragliding

*Quadbiking

Rugby (amateur)

Sand dune surfing or skiing

Sand yachting

Summer (or grass) tobogganing

White water rafting (up to grade 5)

Yachting (racing/crewing) outside territorial waters

Any sports and activities not featured on **your** booking confirmation or in the list above are not covered.

Emergency and medical service

Winter sports activities covered as standard if the appropriate winter sports premium has been paid

You must pay the appropriate winter sports premium and the winter sports cover must be shown as included within **your** booking confirmation in order for cover to be operative.

No cover under Section G – Personal liability for those sports or activities marked with *

Ice hockey

Ice skating

Kick sledging

Ski – blading

Ski – dooing

Skiing on piste**

Skiing – mono

Skiing Nordic

Skiing – off piste within resort boundaries**

Sledging

*Sledging/sleigh riding as a passenger (pulled by dogs, horses or reindeer)

Snow biking

Snow boarding on piste**

Snow boarding – off piste within resort boundaries**

Snow bobbing

*Snow carting

*Snow mobiling

Snow shoe walking

Tobogganing

** A piste is a recognised and marked ski run within the resort boundaries.

Winter sports activities that can be covered if the appropriate additional premium has been paid as shown in your booking confirmation

Category A winter sports and activities

Not applicable

Category B winter sports and activities

Bobsleighbing*

Heli – skiing

Ice hockey

Any winter sports activities not featured on **your** booking confirmation or in the list above are not covered.

Emergency and medical service

You must contact AXA Assistance in the event of an illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation; or in the event of **curtailment** necessitating **your** early return **home**. The service operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation (returning **you** to **your home area**) and authorisation of medical expenses. If this is not possible because the condition requires emergency treatment **you** must contact AXA Assistance as soon as possible.

Medical assistance abroad

AXA Assistance has the medical expertise, contacts and facilities to help should **you** be injured in an accident or fall ill. AXA Assistance will also arrange transport **home** when this is considered to be medically necessary or when **you** are told about the illness or death of a **close relative** or a **close business associate** at home.

Reciprocal health agreements with other countries

Payment for inpatient medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, AXA Assistance will arrange for medical expenses, covered by the policy, to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact AXA Assistance for **you** as soon as possible. Private medical treatment is not covered unless authorised specifically by AXA Assistance.

Payment for outpatient medical treatment abroad

If **you** need outpatient medical treatment please provide a copy of **your** booking confirmation to the doctor and **your** treatment will be paid for by AXA Assistance. Please also show the instructions below to the doctor, which explains what the hospital/clinic needs to tell **us** so that payment can be arranged.

You will need to pay any excess at the time of treatment.

Some hospitals/clinics may not wish to settle their bill directly with **us** and **you** may be asked to pay for **your** treatment and claim this back from **us** on **your** return to **your home area**. In this case beware of requests for **you** to sign for excessive treatment or charges. If **you** are in doubt, please call AXA Assistance for guidance.

Instructions to outpatient clinics

Please call AXA Assistance on **+44 845 366 2215** stating that **you** are seeking payment for outpatient treatment to a AXA travel insurance customer and quote the booking reference from their booking confirmation. Or if **you** are in a country that does not accept the above international phone number please call +44 203 285 7998.

Reciprocal health agreements with other countries

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC). **You** can apply for an EHIC either online at www.ehic.org.uk or by telephoning 0845 606 2030. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the excess under Section B – Emergency medical and other expenses.

Australia

If **you** need medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and outpatient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au. or by emailing medicare@medicareaustralia.gov.au. Alternatively please call AXA Assistance for guidance.

If **you** are admitted to hospital **you** must contact AXA Assistance as soon as possible and get their authorisation for any treatment not available under MEDICARE.

Contact AXA Assistance on telephone number: +44 845 366 2215

Or if **you** are in a country that does not accept the above international phone number please call +44 203 285 7998.

Section A – Cancellation or curtailment charges

✓ What is covered

1 We will pay **you** up to £3,000 for **your** proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges (including excursions up to £150) which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if

- i cancellation of the **trip** is necessary and unavoidable or
- ii the **trip** is **curtailed** before completion

as a result of any of the following events:

a The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:

i **you**

ii any person who **you** are travelling or have arranged to travel with

iii any person who **you** have arranged to stay with

iv **your close relative**

v **your close business associate.**

b **You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.

c Redundancy of **you** or any person who **you** are travelling or have arranged to travel with (which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant).

d **You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.

e The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

2 We will also pay **you** up to £500 to make **your home** secure following damage to **your home** caused by a fire, water leak or theft occurring at **your home** whilst **you** are on a **trip**.

If the same costs, charges or expenses are also covered under Section V – Golf cover **you** can only claim for these under one section for the same event. Depending on the cover **you** have selected, **you** should always check which section is more specific to the event and/or provides the highest level of cover before claiming.

Special conditions relating to claims

1 **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of AXA Assistance to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.

2 If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary

Section A – Cancellation or curtailment charges continued

to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

- 3 If **you** cancel the **trip** due to:
 - a stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of Community Mental Health Team or if not, a consultant specialising in the relevant field or
 - b any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner**

stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

- 4 **You** must get (at **your** own expense) a repair report from the contractor who carried out the necessary repairs to make **your home** secure, confirming the cause of the damage and the cost of the repairs.

X What is not covered

- 1 The first £100 of each and every claim, per incident claimed for, under this section by each **insured person** (except claims under subsection 2 of What is covered).
- 2 The cost of **your** unused original tickets where AXA Assistance or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you to your home**.
- 3 Any claims arising directly or indirectly from:
 - a **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your**/their resignation, voluntary redundancy, **you**/they entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
 - b Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
 - c Volcanic eruptions and/or volcanic ash clouds.
- 4 Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios formerly known as Air Miles), unless evidence of specific monetary value can be provided.
- 5 Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points or supermarket reward scheme. In addition any property maintenance costs or fees incurred by **you** as part of **your** involvement in such schemes is not covered.
- 6 For subsection 2. of What is covered:
 - a Repairs to the central heating system in **your home** where it has not been regularly serviced in accordance with the manufacturers' instructions.
 - b Repairs where the cause of the damage occurs outside the boundaries of **your home**.
 - c Any claim directly or indirectly relating to:
 - i hard water scale deposits
 - ii subsidence, landslip or heave

Section B – Emergency medical and other expenses

- iii damage caused in getting into **your home**
 - iv damage to **your home** contents
 - v subsequent claims in the event that the original damage has not been properly repaired.
- 7 Anything mentioned in What is not covered applicable to all sections of the policy.
- You** should also refer to the Important conditions relating to health.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- 2 In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- 3 Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- 4 In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- 5 **Your** unused travel tickets.
- 6 Receipts or bills for any costs, charges or expenses claimed for.
- 7 In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.
- 8 In the case of jury service or witness attendance, the court summons.
- 9 The letter of redundancy for redundancy claims.
- 10 A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- 11 In the case of serious damage to **your home** a report from the Police or relevant authority.
- 12 A repair report from the contractor who carried out the necessary repairs to make **your home** secure, confirming the cause of the damage and the cost of the repairs.
- 13 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section B – Emergency medical and other expenses

✓ What is covered

We will pay **you** up to £5,000,000 for the following expenses which are necessarily incurred during a **trip** as a result of **you** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

- 1 Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
- 2 Emergency dental treatment for the immediate relief of pain up to a limit of £250 incurred outside of **your home area**.
- 3 The cost of mountain rescue services incurred outside of **your home area** up to a maximum of £30,000 where medically necessary.
- 4 Costs of telephone calls:

Section B – Emergency medical and other expenses *continued*

- a to AXA Assistance notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
 - b incurred by **you** when **you** receive calls on **your** mobile phone from AXA Assistance for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
- 5 The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you** by the hospital.
- 6 If **you** die:
- a outside **your home area** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,500 plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**
 - b within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home** up to a maximum of £750.
- 7 Reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, all inclusive, bed and breakfast, self catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.
- This includes, with the prior authorisation of AXA Assistance, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you**. Also additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.
- 8 With the prior authorisation of AXA Assistance, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise.

Special conditions relating to claims

- 1 **You** must tell AXA Assistance as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
- 2 If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this, if in the opinion of AXA Assistance or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and/or travel safely to **your home area** or a suitable hospital nearby to continue treatment.
- 3 The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this. If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel all cover under **your** policy and refuse to deal with claims for any further treatment and/or **your** repatriation to **your home area**.

X What is not covered

- 1 The first £100 of each and every claim, per incident claimed for, under this section by each **insured person**.

Section B – Emergency medical and other expenses *continued*

- 2 Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
- 3 The cost of **your** unused original tickets where AXA Assistance or **we** have arranged and paid for **you** to return to **your home**, if **you** cannot use the return ticket. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you to your home**.
- 4 Any claims arising directly or indirectly for:
 - a The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
 - b Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
 - c Any form of treatment or surgery which in the opinion of AXA Assistance or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - d Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**. *Where possible and with the agreement of your medical practitioner, you should always travel with plenty of extra medication in case of travel delays.*
 - e Additional costs arising from single or private room accommodation.
 - f Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
 - g Any costs incurred by **you** to visit another person in hospital.
 - h Any expenses incurred after **you** have returned to **your home area**.
 - i Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
 - i for private treatment, or
 - ii are funded by, or are recoverable from the Health Authority in **your home area**, or
 - iii are funded by a reciprocal health agreement (RHA) between these countries and/or Islands.
 - j Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
 - k Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
- 5 Anything mentioned in What is not covered applicable to all sections of the policy.

You should also refer to the Important conditions relating to health.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- 2 In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- 3 Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.

Section C – Hospital benefit

- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to AXA Assistance.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section C – Hospital benefit

✓ What is covered

We will pay **you** £25 for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area**, up to a maximum of £500 as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. *This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.*

You can only claim benefit under this section or Section L – Mugging for the same event, not both. Depending on the cover **you** have selected, **you** should always check which section is more specific to the event and/or provides the highest level of cover before claiming.

Special conditions relating to claims

- You** must tell AXA Assistance as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

X What is not covered

- Any claims arising directly or indirectly from:
 - Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
 - relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - following **your** decision not to be repatriated after the date, when in the opinion of AXA Assistance it is safe to do so.
 - Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - relating to any form of treatment or surgery which in the opinion of AXA Assistance or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or taken NHS the recommended medication.
 - occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands and relating to either private treatment or tests, surgery or other treatment the, costs of which are funded by a reciprocal health agreement (RHA) between these countries and/or Islands, or are recoverable from the Health Authority in **your home area**.
- Anything mentioned in What is not covered applicable to all sections of the policy.

Section D – Personal accident

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.
- 2 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section D – Personal accident

Special definitions relating to this section (which are shown in italics)

Loss of limb

means 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

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

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

✓ What is covered

We will pay one of the benefits shown below if **you** sustain **bodily injury** which shall solely and independently of any other cause, result within two years in **your** death, *loss of limb*, *loss of sight* or permanent total disablement.

BENEFIT	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1 Death	£1,000	£30,000	£1,000
2 <i>Loss of one or more limbs and/or loss of sight in one or both eyes</i>	£30,000	£30,000	Not covered
3 Permanent total disablement	£30,000	£30,000	Not covered

Special conditions relating to claims

- 1 **Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

Provisions

- 1 Benefit is not payable to **you**:
 - a Under more than one of items 1, 2 or 3.
 - b Under item 3. until one year after the date **you** sustain **bodily injury**
 - c Under item 3. if **you** are able or may be able to carry out any relevant occupation after one year.
- 2 Benefit 1 will be paid to the deceased **insured person's** estate.

Section E – Baggage

X What is not covered

- 1 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 In the event of death, the original death certificate.
- 2 A medical certificate or report in relation to claims for *loss of limb*, *loss of sight* or permanent total disablement.
- 3 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section E – Baggage

✓ What is covered

- 1 **We** will pay **you** up to £1,500 for the accidental loss of, theft of or damage to **baggage**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage**.

The maximum **we** will pay **you** for the following items is:

- a £300 for any one article, pair or set of articles
 - b £300 for the total for all **valuables**.
- 2 **We** will also pay **you** up to £150, for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

If items of **baggage** are also covered under Section U – Wedding/Civil partnership cover **you** can only claim for these under one section for the same event. Depending on the cover **you** have selected, **you** should always check which section is more specific to the event and/or provides the highest level of cover before claiming.

Special conditions relating to claims

- 1 **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
- 2 If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
- 3 If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a get a Property Irregularity Report from the airline.
 - b give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- 4 **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

X What is not covered

- 1 The first £100 of each and every claim, per incident claimed for, under this section by each **insured person** (except claims under subsection 2 of What is covered).
- 2 Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- 3 Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
 - a overnight between 9 pm and 9 am (local time) or
 - b at any time between 9 am and 9 pm (local time) unless:
 - i it is locked out of sight in a **secure baggage area** and
 - ii forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
- 4 Loss or damage due to delay, confiscation or detention by customs or any other authority.
- 5 Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- 6 Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- 7 Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- 8 Loss, theft of or damage to business equipment, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.
- 9 Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- 10 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- 2 A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- 3 A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- 4 All travel tickets and tags for submission.
- 5 An original receipt, proof of ownership or valuations for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your baggage** is temporarily lost in transit for more than 12 hours.
- 6 A letter from the carrier confirming the number of hours **your baggage** was delayed for.
- 7 Repair report where applicable.

Section F – Personal money, passport and documents

- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section F – Personal money, passport and documents

✓ What is covered

- We** will pay **you** up to the amounts shown below for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

The maximum **we** will pay for the following items is:

- £300 for bank notes, currency notes and coins
 - £50 for bank notes, currency notes and coins, if **you** are under the age of 16
 - £200 for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa).
- We** will pay **you** up to £300 for reasonable additional travel and accommodation expenses necessarily incurred outside **your home area** to obtain a replacement of **your** passport or visa which has been lost or stolen outside **your home area**.

Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
- If **personal money** or passports are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
- If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
- If documents are lost, stolen or damaged whilst in the care of an airline **you** must:
 - give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - keep all travel tickets and tags for submission to **us** if **you** are going to make a claim under this policy.
- You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

✗ What is not covered

- The first £100 of each and every claim, per incident claimed for, under this section by each **insured person**.
- Loss, theft of or damage to **personal money** or **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.

Section G – Personal liability

- 4 Loss or damage due to delay, confiscation or detention by customs or any other authority.
- 5 Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
- 6 Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios formerly known as Air Miles), unless evidence of specific monetary value can be provided.
- 7 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- 2 A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- 3 All travel tickets and tags for submission.
- 4 Original receipts, proof of ownership or valuations for items lost, stolen or damaged.
- 5 Receipts or bills or proof of purchase for any transport and accommodation expenses claimed for.
- 6 Receipt for all currency and travellers cheques transactions.
- 7 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section G – Personal liability

✓ What is covered

We will pay up to £2,000,000 (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

- 1 **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you** but not paying for their accommodation.
- 2 Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

- 1 **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
- 2 **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
- 3 **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
- 4 **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against 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** will give **us** all necessary information and assistance which **we** may require.
- 5 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.

Section H – Delayed departure

X What is not covered

- 1 The first £100 of each and every claim, arising from the same incident claimed for under this section in relation to any temporary holiday accommodation occupied by **you**.
- 2 Compensation or legal costs arising directly or indirectly from:
 - a Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - d The transmission of any contagious or infectious disease or virus.
- 3 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 Full details in writing of any incident.
- 2 Any court claim form, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- 3 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section H – Delayed departure

Special definition relating to this section *(which is shown in italics)*

Package

means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a transport
- b accommodation
- c other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

✓ What is covered

If the **public transport** on which **you** are booked to travel:

- 1 is delayed at the final departure point from or to the **United Kingdom** (but not including delays to any subsequent outbound or return connecting **public transport**) for at least 12 hours from the scheduled time of departure, or
- 2 is cancelled before or after the scheduled time of departure as a result of any of the following events:
 - a strike or
 - b industrial action or
 - c adverse weather conditions or
 - d mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel

Section H – Delayed departure *continued*

we will pay **you**:

- 1** £15 for the first completed 12 hours delay and £15 for each full 12 hours delay after that, up to a maximum of £200 (*which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay*) provided **you** eventually travel, or
- 2** Up to £3,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay, if:
 - a** after a delay of at least 12 hours, or
 - b** following cancellation, no suitable alternative **public transport** is provided within 12 hours of the scheduled time of departure

you choose to cancel **your trip** before departure from the **United Kingdom**.

You can only claim under subsection 1. or 2. above for the same event, not both.

You can only claim under one of either Section H – Delayed departure or Section I – Missed departure cover for the same event. Depending on the cover **you** have selected, **you** should always check which section is more specific to the event and/or provides the highest level of cover before claiming.

Special conditions relating to claims

- 1** **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the departure point.
- 2** **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
- 3** **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.
- 4** Where applicable **you** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.

X What is not covered

- 1** The first £100 of each and every claim, per incident claimed for, under this section by each **insured person** under subsection 2. of What is covered.
- 2** Claims arising directly or indirectly from:
 - a** Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b** An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - c** Any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to the **United Kingdom**.
 - d** Volcanic eruptions and/or volcanic ash clouds.
- 3** For subsection 2. only of What is covered:
 - a** Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios formerly known as Air Miles), unless evidence of specific monetary value can be provided.
 - b** Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any

Section I – Missed departure

property maintenance costs or fees incurred by **you**, as part of **your** involvement in such schemes is not covered.

- c** Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
 - d** 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.
 - e** Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or re-imbursement.
 - f** Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
 - g** Any cost if **your trip** was booked as part of a *package* holiday except under What is covered subsection 1.
- 4** Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1** Full details of the travel itinerary supplied to **you**.
- 2** A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in time.
- 3** In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- 4** **Your** unused travel tickets.
- 5** Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- 6** Written confirmation from the provider of transport/accommodation that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- 7** Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section I – Missed departure

(only applicable if you eventually travel)

✓ What is covered

We will pay **you** up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom**, if **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel on for the initial international outbound and return legs only of the **trip** as a result of:

- 1** the failure of other **public transport** or
- 2** an accident to or breakdown of the vehicle in which **you** are travelling or
- 3** an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or

Section J – Legal expenses and assistance

4 strike, industrial action or adverse weather conditions.

If the same expenses are also covered under Section H – Delayed departure **you** can only claim under one section for the same event. Depending on the cover **you** have selected, **you** should always check which section is more specific to the event and/or provides the highest level of cover before claiming.

Special conditions relating to claims

1 **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

X What is not covered

- 1 The first £100 of each and every claim, per incident claimed for, under this section by each **insured person**.
- 2 Claims arising directly or indirectly from:
 - a Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
 - c Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - e **Your** failure to arrive at the departure point in time to board any connecting **public transport** after **your** departure on the initial international outbound and return legs of the **trip**.
 - f Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
 - g **Trips** solely within the **United Kingdom**.
- 3 Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
- 4 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 A letter from the **public transport** provider detailing the reasons for failure.
- 2 A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- 3 **Your** unused travel tickets.
- 4 Receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.
- 5 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section J – Legal expenses and assistance

✓ What is covered

We will pay up to £10,000 for legal costs to pursue a civil action for compensation, against someone else who causes **you bodily injury**, illness or death.

Section J – Legal expenses and assistance *continued*

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed £20,000.

Special conditions relating to claims

- 1 We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
- 2 You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
- 3 You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
- 4 We** may include a claim for **our** legal costs and other related expenses.
- 5 We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

X What is not covered

- 1** The first £100 of each and every claim, per incident claimed for, under this section by each **insured person**.
- 2** Any claim where in **our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
- 3** Legal costs and expenses incurred in pursuit of any claim against any TUI Group company, **us**, AXA Assistance or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
- 4** Legal costs and expenses incurred prior to **our** written acceptance of the case.
- 5** Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
- 6** Any claim where legal costs and expenses are variable depending on the outcome of the claim.
- 7** Legal costs and expenses incurred if an action is brought in more than one country.
- 8** Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
- 9** Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
- 10** The costs of any Appeal.
- 11** Claims by **you** other than in **your** private capacity.
- 12** Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1** Relevant documentation and evidence to support **your** claim, including photographic evidence.
- 2** Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section K – Hijacking

✓ What is covered

If **you** are prevented from reaching **your** scheduled destination as a result of hijack of the aircraft or ship in which **you** are travelling **we** will pay **you** £100 for the first full 24 hours of delay and £100 for each subsequent full 24 hours of delay up to £1,500. This benefit is only payable if no claim is made under Section A – Cancellation or curtailment charges or Section H – Delayed departure.

Special conditions relating to claims

- 1 **You** have not engaged in any political or other activity which would prejudice this insurance.
- 2 **You** have no family or business connections that could be expected to prejudice this insurance or increase **our** risk.
- 3 All **your** visas and documents are in order.
- 4 **You** must report the matter to the Police within 24 hours of **your** release or as soon as possible after that and provide **us** within 30 days of returning from the **trip** with a Police report confirming that **you** were unlawfully detained and the dates of such detention.

X What is not covered

- 1 Any claim relating to payment of ransom monies.
- 2 Any claim arising out of any act(s) by **you** which would be considered an offence by a court of the **United Kingdom** if they had been committed in the **United Kingdom**.
- 3 Any claim where the detainment, internment or hijack of **you** has not been reported to or investigated by the local Police or local authority.
- 4 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 A report from the local Police or local authority in the country where the incident occurred confirming that **you** were unlawfully detained and the dates of such detention.
- 2 Any other relevant information relating to the claim that **we** may ask **you** for.

Section L – Mugging

Special definition relating to this section

Mugging/mugged

means a violent attack on **you** with a view to theft by the person(s) not previously known to **you**.

✓ What is covered

We will pay **you** the amounts shown below up to a maximum of £1,500 if **you** need medical treatment in a hospital outside the **United Kingdom** as a result of **you** sustaining **bodily injury** whilst being *mugged*:

- 1 £100 if **you** are admitted to a hospital as an inpatient for a period of up to 24 hours and a further £100 for each additional 24 hour period that **you** remain as an inpatient.

You may claim only under Section L – Mugging or Section C – Hospital benefit for the same event, not both. Depending on the cover **you** have selected, **you** should always check which section is more specific to the event and/or provides the highest level of cover before claiming.

Section M – Catastrophe cover

Special conditions relating to claims

- 1** **You** must give notice as soon as possible to AXA Assistance or **us** of any **bodily injury** which necessitates **your** admittance to hospital as an in-patient.
- 2** **You** must obtain a written report of the *mugging* from the local Police within 24 hours of the incident or as soon as possible after that.

X What is not covered

- 1** Any claims arising directly or indirectly from:
 - a** Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** which necessitated **your** admittance into hospital.
 - b** Hospitalisation relating to any form of treatment or surgery which in the opinion of AXA Assistance or **us** (based on information provided by **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - c** Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d** Any additional period of hospitalisation following **your** decision not to be repatriated after the date, when in the opinion of AXA Assistance it is safe to do so.
- 2** Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1** Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, together with details of **your** injuries.
- 2** Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section M – Catastrophe cover

✓ What is covered

We will pay **you** up to £600 for reasonable additional accommodation and transport costs incurred up to the standard of **your** original booking, if **you** need to move to other accommodation at any point during the **trip** as a result of fire, flood, earthquake, volcanic eruption, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation.

If the same costs are also covered under Section A – Cancellation or curtailment charges **you** can only claim for these under one section for the same event. Depending on the cover **you** have selected, **you** should always check which section is more specific to the event and/or provides the highest level of cover before claiming.

Special conditions relating to claims

- 1** **You** must get (at **your** own expense) written confirmation from the provider of the accommodation, the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.

Section N – Home help

X What is not covered

- 1 Any costs incurred by **you** which are recoverable from the travel agent, tour operator or the providers of the accommodation or for which **you** receive or are expected to receive compensation or reimbursement.
- 2 Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
- 3 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 Written confirmation from the company providing the accommodation, the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- 2 Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- 3 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section N – Home help

✓ What is covered

We will pay **you** up to £250 if **you** need home help when **you** return to **your home area**, or when **you** leave hospital in **your home area**, after suffering unforeseen **bodily injury**, illness or disease during **your trip**.

Special conditions relating to claims

- 1 **You** must get (at **your** own expense) a medical certificate from the **medical practitioner** in attendance to confirm that the **bodily injury**, illness or disease **you** suffered during **your trip** is responsible for the need of home help assistance.

X What is not covered

- 1 Any claims arising directly or indirectly for the cost of any home help:
 - a which **you** already needed before **you** started **your trip**.
 - b arising from **bodily injury**, illness or disease **you** suffered during **your trip** for which **we** have not agreed to pay a claim under Section B – Emergency medical and other expenses.
 - c that is not related to any **bodily injury**, illness or disease **you** suffered during **your trip**.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 A medical certificate from the treating **medical practitioner** explaining why it is necessary for **you** to have **home** help and that the **bodily injury**, illness or disease **you** suffered during **your trip** is responsible for the need of home help assistance.
- 2 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section O – Pet care

✓ What is covered

We will pay **you** up to £25 per day, up to a maximum of £500 for any additional kennel/cattery fees incurred, if **your** domestic dog(s)/cat(s) are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to **your bodily injury**, illness or disease.

Special conditions relating to claims

1 **You** must send **us** written confirmation (at **your** own expense) from the appropriate kennel or cattery, confirming the amount of additional fees that **you** have had to pay, together with the dates when these were payable.

X What is not covered

- 1** Claims arising from **your bodily injury**, illness or disease that is not covered under Section B – Emergency medical and other expenses.
- 2** Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1** Written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates when these were payable.
- 2** A medical certificate from the treating **medical practitioner** explaining why **you** were unable to return **home** on time.
- 3** **Your** unused travel tickets.
- 4** Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Sections P, Q, R, S and T – Winter sports

(only operative if indicated in your booking confirmation)

Cover for sections P, Q, R, S and T only operates:-

- 1** Under single trip policies – if the appropriate winter sports section is shown as operative in **your** booking confirmation and the appropriate additional premium has been paid.
- 2** Under annual multi trip policies – for a period no more than 17 days in total in each **period of insurance**, providing the appropriate winter sports section is shown as operative in **your** booking confirmation and the appropriate additional premium has been paid.

Section P – Ski equipment (only operative if indicated in your booking confirmation)

✓ What is covered

We will pay **you** up to £500 for the accidental loss of, theft of or damage to **your** own **ski equipment**, or up to £250 for hired **ski equipment**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear tear and depreciation (loss of value – calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **ski equipment**.

Section P – Ski equipment continued

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, pair or set of articles is the amount payable calculated from the table above or £300 whichever is the less.

Special conditions relating to claims

- 1** **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **ski equipment**.
- 2** If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
- 3** If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a** get a Property Irregularity Report from the airline
 - b** give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy)
 - c** keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- 4** **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

X What is not covered

- 1** The first £100 of each and every claim, per incident claimed for, under this section by each **insured person**.
- 2** Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:
 - a** overnight between 9 pm and 9 am (local time) or
 - b** at any time between 9 am and 9 pm (local time) unless:
 - i** it is locked out of sight in a **secure baggage area** and
 - ii** forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
- 3** Loss or damage due to delay, confiscation or detention by customs or any other authority.
- 4** Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- 5** Anything mentioned in What is not covered applicable to all sections of the policy.

Section Q – Ski equipment hire

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- 2 A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- 3 A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- 4 All travel tickets and tags for submission.
- 5 An original receipt or proof of ownership for items lost, stolen or damaged.
- 6 Repair report where applicable.
- 7 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section Q – Ski equipment hire (only operative if indicated in your booking confirmation)

✓ What is covered

We will pay **you** up to £15 per day, up to a maximum of £150 for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your** own **ski equipment**.

Special conditions relating to claims

- 1 **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of **your** own **ski equipment**.
- 2 If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
- 3 If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a get a Property Irregularity Report from the airline.
 - b give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - c keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- 4 **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

✗ What is not covered

- 1 Loss, theft of or damage to **ski equipment** contained in an **unattended** vehicle:
 - a overnight between 9 pm and 9 am (local time) or
 - b at any time between 9 am and 9 pm (local time) unless:
 - i it is locked out of sight in a **secure baggage area** and
 - ii forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

Section R – Ski pack

- 2 Loss or damage due to delay, confiscation or detention by customs or any other authority.
- 3 Loss or damage caused by wear and tear, depreciation (loss of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- 4 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- 2 A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- 3 A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- 4 All travel tickets and tags for submission.
- 5 An original receipt, proof of ownership or valuations for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.
- 6 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section R – Ski pack (only operative if indicated in your booking confirmation)

✓ What is covered

We will pay **you**:

- 1 Up to £250 for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury**, illness or disease.
- 2 Up to £150 for the unused portion of **your** lift pass if **you** lose it.

Special conditions relating to claims

- 1 **You** must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that the **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

X What is not covered

- 1 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.
- 2 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section S – Piste closure (only operative if indicated in your booking confirmation)

✓ What is covered

We will pay **you** up to £20 per day, up to a maximum of £300 for transport costs necessarily incurred by **you**, to travel to and from an alternative site if either lack of or excess of snow, or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski. The cover only applies:

- a To the resort which **you** have pre-booked for a period more than 12 hours and for as long as these conditions continue at the resort, but not more than the pre-booked period of **your trip** and
- b To **trips** taken during the published ski season for **your** resort.

If no alternative sites are available, **we** will pay **you** compensation of £20 per day up to a maximum of £300.

Special conditions relating to claims

- 1 **You** must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

X What is not covered

- 1 Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
- 2 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 A letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.
- 2 Receipts or bills for any transport costs claimed for.
- 3 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section T – Avalanche or landslide cover (only operative if indicated in your booking confirmation)

✓ What is covered

We will pay **you** up to £100 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed for more than 12 hours by avalanche or landslide. The cover only applies to **trips** taken during the published ski season for **your** resort.

Special conditions relating to claims

- 1 **You** must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

X What is not covered

- 1 Anything mentioned in What is not covered applicable to all sections of the policy.

Section U – Wedding/Civil partnership cover

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 1 A letter from the relevant authority or **your** tour operator's representative confirming details of the avalanche or landslide that caused the delay and the period of delay.
- 2 Receipts or bills for any accommodation and travel expenses claimed for.
- 3 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Section U – Wedding/Civil partnership cover (only operative if indicated in your booking confirmation)

Special definitions relating to this section (which are shown in italics)

You/your/Insured person

means each person travelling to be married or to enter into a civil partnership whose names appear in **your** booking confirmation.

Insured couple

means the couple travelling to be married or to enter into a civil partnership whose names appear in **your** booking confirmation.

Wedding

means the religious or civil ceremony at which the couple become married or register as civil partners of each other.

Wedding attire

means dress, suits, shoes and other accessories bought specially for the wedding and make-up, hair styling and flowers paid for or purchased for the wedding, forming part of your **baggage**.

✓ What is covered

- 1 **We** will pay up to the amounts shown for the accidental loss of, theft of or damage to the items shown below forming part of your **baggage**:
 - a £250 for each wedding ring taken or purchased on the **trip** for each insured person
 - b £1,000 for wedding gifts (including up to £150 for bank notes and currency notes) taken or purchased on the **trip** for the insured couple
 - c £1,500 for your wedding attire which is specifically to be worn by the insured couple on their wedding day.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage**.

- 2 **We** will pay the insured couple up to £750 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the **United Kingdom** if:
 - a the professional photographer who was booked to take the photographs/video recordings on your wedding day is unable to fulfil their obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or
 - b the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 15 days after the wedding day and whilst you are still at the holiday/honeymoon location.

You can only claim under one of either this section or Section E – Baggage for loss of, theft of or damage to the items of **baggage** shown above arising

Section U – Wedding/Civil partnership cover *continued*

from the same event. Depending on the cover you have selected, you should always check which section is more specific to the event and/or provides the highest level of cover before claiming.

Special conditions relating to claims

- 1 You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at your own expense) a written report of the loss, theft or attempted theft of all **baggage**.
- 2 If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation.
- 3 If **baggage** is lost, stolen or damaged whilst in the care of an airline you must:
 - a get a Property Irregularity Report from the airline.
 - b give formal written notice of the claim to the airline, within the time limit contained in their conditions of carriage (please retain a copy).
 - c keep all travel tickets and tags for submission if you are going to make a claim under this policy.
- 4 You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

X What is not covered

- 1 The first £200 of each and every claim, per incident claimed for, under this section by the insured couple but reduced to £100 for claims by each insured person under What is covered subsection 1. a).
- 2 Loss, theft of or damage to **valuables**, bank notes and currency notes left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- 3 Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
 - a overnight between 9 pm and 9 am (local time) or
 - b at any time between 9 am and 9 pm (local time) unless:
 - i it is locked out of sight in a **secure baggage area** and
 - ii forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
- 4 Loss or damage due to delay, confiscation or detention by customs or any other authority.
- 5 Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, motor accessories, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- 6 Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- 7 Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- 8 Loss, theft of or damage to business equipment, business goods, samples, tools of trade, and other items used in connection with your business, trade, profession or occupation.

Section V – Golf cover

- 9 Loss or damage caused by wear and tear, depreciation (loss of value), variation in exchange rates, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- 10 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at *your* own expense) the following evidence where relevant:

- 1 A police report from the local Police in the country where the incident occurred for all loss, damage, theft or attempted theft.
- 2 A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- 3 A letter from *your* tour operator's representative, hotel or accommodation provider where appropriate.
- 4 All travel tickets and tags for submission.
- 5 An original receipt or proof of ownership for items lost, stolen or damaged.
- 6 Repair report where applicable.
- 7 A medical certificate from the treating **medical practitioner** or relevant transport provider or authority explaining why the professional photographer was unable to fulfil his/her obligations.
- 8 Any other relevant information relating to *your* claim under this section that **we** may ask *you* for.

Section V – Golf cover (only operative if indicated in your booking confirmation)

This extension to the policy provides the following amendments to the insurance, specifically for any golfing **trips** taken by **you**:

Loss of green fees

✓ What is covered

In addition to the cover provided under Section A – Cancellation or curtailment charges, **we** will pay **you** up to £75 per day, up to a maximum of £300 for any irrecoverable unused green fees which **you** have paid or are contracted to pay if

- a cancellation of the **trip** is necessary and unavoidable or
- b the **trip** is **curtailed** before completion

as a result of any of the events detailed under What is covered in Section A – Cancellation or curtailment charges occurring.

Golf equipment cover

✓ What is covered

In addition to the cover provided under Section E – Baggage, **we** will pay **you** up to the amounts shown below:

- 1 £1,000 for the accidental loss of, theft of or damage to **golf equipment**. The amount payable will be the value at today's prices, less a deduction for wear tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **golf equipment**.
- 2 £300 for the emergency replacement of **golf equipment** if **your golf equipment** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written

Section V – Golf cover *continued*

confirmation from the carrier, confirming the number of hours the **golf equipment** was delayed.

If the loss is permanent, **we** will deduct the amount already paid from the final amount to be paid under this section.

- 3** £20 per day, up to a maximum of £200 for the reasonable cost of hiring replacement **golf equipment** as a result of the accidental loss of, theft of or damage to, or temporary loss in transit during the outward journey for more than 24 hours of **your** own **golf equipment**, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **golf equipment** was delayed.

Hole in one cover

✓ What is covered

We will pay **you** £150 if **you** complete a hole in one shot (not including **your** handicap allowance) during a round of golf on **your trip**.

Special conditions relating to claims (applicable to all sections of cover)

- 1** **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of AXA Assistance to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness or disease.
- 2** If **you** fail to notify the travel agent, tour operator or golf club as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
- 3** If **you** cancel the **trip** due to:
 - a** stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of Community Mental Health Team or if not, a consultant specialising in the relevant field or
 - b** any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner**

stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

- 4** **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **golf equipment**.
- 5** If **golf equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
- 6** If **golf equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a** get a Property Irregularity Report from the airline.
 - b** give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c** keep all travel tickets and tags for submission to **us** if **you** are going to make a claim under this policy.
- 7** **You** must get (at **your** own expense) written confirmation from the golf club of the date and time that **you** got **your** hole in one.



What is not covered (applicable to all sections of cover)

- 1 The first £100 of each and every claim, per incident claimed for, under What is covered subsection 1. in the Golf equipment cover above by each **insured person**.
- 2 Any claims arising directly or indirectly from:
 - a **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **you**/their resignation, voluntary redundancy, **you**/their entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
 - b Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
- 3 Loss, theft of or damage to **golf equipment** contained in an **unattended** vehicle
 - a overnight between 9 pm and 9 am (local time) or
 - b at any time between 9 am and 9 pm (local time) unless:
 - i it is locked out of sight in a **secure baggage area** and
 - ii forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
- 4 Loss or damage due to delay, confiscation or detention by customs or any other authority.
- 5 Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- 6 Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence (applicable to all sections of cover)

We will require (at **your** own expense) the following evidence where relevant:

- 1 A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- 2 In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- 3 Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or golf club.
- 4 In the case of **curtailment** claims, written details from **your** travel agent, tour operator or golf club of the separate costs of green fees that made up part of the total cost of the **trip**.
- 5 **Your** unused travel tickets.
- 6 Receipts or bills for any costs, charges or expenses claimed for.

Making a complaint

- 7 In the case of compulsory quarantine a letter from the relevant authority or the treating **medical practitioner**.
- 8 In the case of jury service or witness attendance the court summons.
- 9 The letter of redundancy for redundancy claims.
- 10 A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- 11 In the case of serious damage to **your home** a report from the police or relevant authority.
- 12 A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- 13 A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- 14 A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- 15 All travel tickets and tags for submission.
- 16 An original receipt or proof of ownership for items lost, stolen or damaged and for all items of **golf equipment** replaced if **your golf equipment** is temporarily lost in transit for more than 12 hours.
- 17 Receipts or bills detailing the costs incurred in hiring replacement **golf equipment**.
- 18 A letter from the carrier confirming the number of hours **your golf equipment** was delayed for.
- 19 Repair report where applicable.
- 20 In the case of a hole in one confirmation from the golf club of the date and time that **you** got **your** hole in one.
- 21 Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Making a complaint

We aim to provide the highest standard of service to every customer. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right.

All complaints **we** receive are taken seriously. Following the steps below will help **us** understand **your** concerns and give **you** a fair response.

Step One – Initiating your complaint

The majority of complaints can be resolved quickly and satisfactorily by the department **you** are dealing with.

If **your** complaint relates to **your** policy, please contact the agent from which **you** purchased it.

If **your** complaint relates to a claim on **your** policy, please contact the department dealing with **your** claim.

When **you** make contact please tell **us** the following information:

- 1 Name, address and postcode, telephone number and e-mail address (if **you** have one)
- 2 **Your** booking reference and/or claim number, and the type of policy **you** hold
- 3 The name of **your** insurance agent/firm (if applicable)
- 4 The reason for **your** complaint.

Telephone contact is often the most effective way to resolve complaints quickly.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

Step Two – Contacting AXA Insurance Head Office

If **your** complaint remains unresolved following **Step One**, please contact the Head of Customer Care who will arrange for an investigation on behalf of the Chief Executive.

Please provide the same details to:

Head of Customer Care

AXA Insurance

Civic Drive

Ipswich IP1 2AN

Tel: 01473 205926

Fax: 01473 205101

e-mail:

customercare@axa-insurance.co.uk

Beyond AXA

Should **you** remain dissatisfied following **our** final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. The FOS can only consider **your** complaint if **we** have made a decision following step two.

You have 6 months from the date of **our** final response to refer **your** complaint to the FOS. This does not affect **your** right to take legal action.

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

Tel: 0845 080 1800

Fax: 020 7964 1001

Our promise to you

- 1 We** will acknowledge written complaints promptly.
- 2 We** will investigate quickly and thoroughly.
- 3 We** will keep **you** informed of progress.
- 4 We** will do everything possible to resolve **your** complaint.
- 5 We** will learn from **our** mistakes.
- 6 We** will use the information from complaints to continuously improve **our** service.

We may record or monitor telephone calls.

Important telephone numbers

Customer helpline	0845 366 2212
Online support team	0845 366 2212
Medical screening	0845 366 2216 or www.yourmedicalscreening.co.uk
All claims (excluding legal expenses)	0845 366 2217
Medical assistance and/or repatriation claims	+44 845 366 2215
Or if you are in a country that does not accept the above international phone number please call +44 203 285 7998.	
Legal expenses only	0845 366 2214

Telephone calls may be monitored or recorded.

This document is available in other formats.

If you would like a Braille, large print or audio version, please contact the agent from which you purchased the policy.

www.axa.co.uk

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