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Policy Summary

WHAT IS THIS DOCUMENT?

To help you understand the insurance, this is a summary of the Travel Insurance policy cover for travelandinsure.com. It will set out the significant features, benefits, exclusions and limits of the policy, but it does not include the full terms and conditions of the contract, which can be found in the policy document. This summary does not form any part of the insurance policy

WHO IS PROVIDING THIS INSURANCE POLICY?

Your insurance policy is administered by AXA Travel Insurance and is underwritten by Inter Partners Assistance Ireland Branch.

WHAT TYPE OF INSURANCE IS THIS?

This is a travel insurance that, subject to the terms, conditions and exclusions contained in the Policy Document, will meet certain costs that might arise during the course of your trip or following cancellation of the trip.

Type of Insurance and cover

Three levels of travel insurance, Bronze, Silver or Gold, for single or annual multi trips – *Please refer to your policy certificate for your selected cover.*

Golf equipment, wedding cover and business travel cover may also be included – *Your policy certificate will show if you selected these options.*

Some winter sports and/or other hazardous sports and activities may also be included – *Your policy certificate will show if you selected these options.*

Conditions

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

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

WHAT ARE THE SIGNIFICANT FEATURES AND BENEFITS OF THIS POLICY?

Emergency and medical services

- Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on holiday.

Section A – Cancellation or Curtailment

- Unavoidable or necessary cancellation or curtailment of the trip before completion due to death, bodily injury or illness, compulsory quarantine or jury service, redundancy, withdrawal of leave for members of the armed forces or emergency services, the Police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence malicious persons or theft. The maximum we will pay under this section is from £1000 to £5,000 per person depending on level of cover selected.

Section B1 – Emergency Medical Expenses and Repatriation

- Medical, surgical, hospital, ambulance and nursing fees up from £2,000,000 to £10,000,000 outside the United Kingdom depending on level of cover selected.
- Emergency dental treatment for pain relief up to £250 incurred outside the United Kingdom.
- Reasonable cost of funeral expenses abroad up to £2,500 plus the reasonable cost of conveying the ashes or body home.
- Reasonable additional transport or accommodation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

Section B2 – Hospital Benefit

- £20 (Silver) or £30 (Gold) for every completed 24 hours in patient hospital stay up to a maximum of £500 or £750 respectively.

Section B3 – Mugging Benefit

- £20 for every completed 12 hours in patient hospital stay up to a maximum of £500 or £750 (Silver/Gold).

Section C – Personal Accident

- From £25,000 up to £50,000 (Silver/Gold only) for death, loss of limb or sight, permanent total and temporary total disablement, but subject to age reductions – *Please refer to the*

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policy wording for full details of the cover available.

Section D1 – Delayed Departure

- Delayed departure for at least 12 hours from the scheduled departure time. Between £20 and £40 for the first complete 12 hour delay and between £10 and £20 for each completed 6 hours following, up to a maximum of between £60 and £250 depending on level of cover selected.

Section D2 – Abandonment

- Up to £2,000 (Silver) and up to £3000 (Gold) for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 24 hours has elapsed for trips up to 7 days and 36 hours for 8 days or more.

Section D3 – Missed Departure

- Up to £200 (Bronze/Silver) and up to £500 (Gold) for European destinations and £300 (Bronze), £600 (Silver) and £1000 (Gold) for worldwide for additional room only accommodation and travel expense due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.

Section E – Baggage, Money, Baggage Delay and Passport

- Loss, theft or damage to baggage up to £1,000 (Silver) and £2000 (Gold). Up to £250 for any one article and up to £500 for all valuable – *Please refer to 'Definitions' in the policy wording.*
- Up to £75 (Silver) and up to £100 (Gold) for the emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey up to a maximum in total of £250 (Silver) and £350 (Gold) after 36 hours.
- Up to £500 (Gold/Silver only) for loss, theft or damage of personal money.
- Up to £250 (Gold/Silver only) for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.

Please refer to the policy wording for full details of the cover available.

Section F – Business Cover

Your policy certificate will show if this option is operative.

Section F1 – Business Equipment

- Up to £2000 (Gold/Silver only) for loss, theft or damage to business equipment, subject to a maximum of £750 for any one article, pair or set of articles.

Section F2 – Business Money

- Up to £500 (Gold/Silver only) for loss, theft or damage of business money.

Section G – Winter Sports Cover

Your policy certificate will show if this option is operative.

Section G1 – Ski Equipment

- Up to £500 (Bronze) and up to £1000 (Gold/Silver) for the loss, theft of or damage to your own ski equipment, subject to a maximum of £250 (Bronze) and £500 (Gold/Silver) for any one article, pair or set of articles.
- Up to £20 (Bronze) and up to £30 (Gold/Silver) per day, up to a maximum of £200 or £300 respectively for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.

Section G2 – Ski Pack

- Up to £200 (Bronze) and up to £300 (Gold/Silver) for the unused portion of your ski pack including the unused portion of your lift passes if lost.

Section G3 – Piste or Avalanche Closure

- Up to £30 per day (Gold/Silver only), up to a maximum of £300 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £30 per day up to a maximum of £300 (Gold/Silver).

Section H – Golf Cover – Your policy certificate will show if this option is operative.

Section H1 – Golf Equipment

- Up to £1000 (Gold/Silver) for the loss, theft of or damage to your own golf equipment, subject to a maximum of £200 for any one article, pair or set of articles.
- Up to £30 per day up to a maximum of £300 for the cost of hiring golf equipment following the loss, theft of or damage to your own equipment.

Section H2 – Non refundable Golfing Fees

- Up to £75 per day (Gold/Silver only) up to a maximum of £300 for the proportionate value of any non-refundable pre-paid green fees, golf equipment hire or tuition fee necessarily unused due to accident, sickness or death requiring the immediate curtailment of your trip.

Section H3 – Hole in One Benefit

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- A benefit payment of £50 (Gold/Silver only) if you score a 'hole in one' on evidence of a signed card by a witness and club professional.

Section I – Wedding Cover –

Your policy certificate will show if this option is operative.

- Loss, theft or damage of certain items forming part of your baggage. Up to £250 (Gold/Silver) for each wedding ring, up to £1000 (Gold/Silver) for wedding gifts and up to £1500 (Gold/Silver) for wedding attire.
- Up to £750 (Gold/Silver) for the reasonable cost incurred to reprint/make a copy of or retake the photographs/video recordings.

Section G – Personal Liability and Legal Costs

- Personal liability (including legal costs with written consent) for any compensation you become legally liable to pay up to £2,000,000 depending on level of cover selected.

Section K – Overseas Legal Expenses and Assistance

- Legal expenses and costs in pursuit of a civil action up to £5,000 (Bronze), £15,000 (Silver) and £25,000 (Gold).

Section L – Catastrophe Cover

- Up to £1000 (Gold/Silver only) for irrecoverable travel or accommodation costs incurred if you cannot use your pre-booked accommodation due to fire, lightning, flood, earthquake, explosion, hurricane or storm.

Section M – Hijack Benefit

- £50 per day (Gold only) up to a maximum of £1000 for each complete 24 hours period in the event that the aircraft or sea vessel in which you are travelling is hijacked.

Section N – Inconvenience Cover

- Up to £750 (Gold only) for necessary additional costs incurred for car parking, domestic animal care, house sitters and childcare if your return to the UK is delayed for reasons beyond your control.

Section O – Withdrawal of Services

- £30 per day (Silver/Gold only) up to a maximum of £300 for each complete 24 hours period in the event your pre-booked hotel completely withdraws certain services due to strike or industrial action - *Please refer to the policy wording for full details of the cover available.*

Section P – Catastrophe Cover

- Up to £750 (Gold only) for irrecoverable unused costs and charges relating to third party companies involved with the booking of your trip which become insolvent.

WHAT ARE THE SIGNIFICANT EXCLUSIONS AND LIMITATIONS?

- The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.
- Under annual multi trip policies there is no cover for trips over 31 days unless an additional premium has been paid.

General Exclusions:

- War risks, civil commotion, terrorism, (except under sections B and C unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are excluded - *Please see the hazardous activities section of the policy wording.*
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Exclusions under Section A – Cancellation or Curtailment

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.

Exclusions under Section B – Emergency Medical and other Expenses, Hospital Benefit and Mugging Benefit

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to the United Kingdom.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

Exclusions under Section D – Delayed Departure, Holiday Abandonment and Missed Departure

- Strike or industrial action publicly declared.

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Exclusions under Section E – Baggage, Money, Baggage Delay and Passport

- Personal money or your passport left unattended at any time unless in a hotel safe or safety deposit box in your locked accommodation.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9p.m. unless it is in a locked boot, locked roof box or covered from view in a locked car.
- Loss, damage or theft for all property left unattended in a place to which general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of it at anytime.
- Loss or theft of traveller's cheque where you have not complied with the issuing agents conditions
- Contact or corneal lenses, hearing aids, dental or medical fittings and other items are excluded – *Please refer to the policy wording for the full list.*
- Business goods, samples or tools used in connection with your occupation unless business cover has been selected.

Exclusions under Section F - Business Cover

- Loss, damage or theft for all business equipment left unattended in a place to which general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of it at anytime.
- Business equipment contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9p.m. unless it is in a locked boot, locked roof box or covered from view in a locked car.

Exclusions under Sections G – Winter Sports Cover

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot, locked roof box, locked ski rack or covered from view in a locked car.

Exclusions under Section H – Golf Cover

- Golf equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot, locked roof box, or covered from view in a locked car.

Exclusions under Section I

– Wedding Cover

- Valuables left unattended unless deposited in a hotel safe or safety deposit box in your locked accommodation.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 9a.m. or between 9 a.m. and 9 p.m. unless it is in the locked boot, locked roof box or covered from view in a locked car.

Exclusions under Section J – Personal Liability and Legal Costs

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

Exclusions under Section K – Overseas Legal Expenses and Assistance

- Claims when there are no reasonable prospects of success.

Exclusions under Section L – Catastrophe Benefit

- Claims where the tour company is responsible.

Exclusions under Section O – Withdrawal of Services

- Strike or industrial action publicly declared.

Exclusions under Section P – Dynamic Packaging Protection

- Costs incurred by you which are recoverable from the company providing the accommodation.

WHAT IS THE DURATION OF THIS POLICY?

- Annual policies are valid for 365 days from the day the policy starts.
- The maximum length of any one trip on an Annual policy is 31 days; however this can be extended to 60 or 90 days subject to an additional premium.
- Annual policies include up to a total of 21 days Winter sports cover.
- Single Trip policies are available for trips up to a maximum of 180 days. The actual period will be shown on your certificate of insurance.

YOUR RIGHT TO CANCEL THE POLICY

If you decide the insurance does not meet your needs and provided you have not travelled or made a claim, you may cancel the insurance within 14 days from the date of purchase, and we will refund the premium. There may be an administration fee of £15 to cover costs.

HOW DO I NOTIFY YOU OF A CLAIM THAT I WISH TO MAKE?

If you wish to notify us of a claim, please contact AXA Assistance Claims on +44 (0)845 271 4491.

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MAKING YOURSELF HEARD

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If your complaint is one of the few that cannot be resolved by this stage or you are not satisfied with the way in which your complaint has been dealt with, you should contact Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive, Inter Partner Assistance, PO Box 57325, London E1W 1XX or **You** may use e-mail: customer.support@axa-travel-insurance.com

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 Policy Wording.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

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

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold. Full details are available at www.FSCS.org.uk