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Your Coverwise Gold Travel Insurance Policy

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COVERWISE GOLD - AXA Insurance UK plc

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 apart from Section S - Scheduled airline failure which is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom ("IPP") and Underwritten by certain Underwriters at Lloyds whose details are shown under the Special definitions relating to Section S - Scheduled airline failure.

Where a heading is underlined, in this policy summary full details can be found in your policy wording under the same heading.

Type of insurance and cover

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

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

Age eligibility

If annual multi trip is selected, this policy is not available to anyone aged 66 or over. If you are aged under 18 (or aged under 23 if in full time education) you are only insured when travelling with one or both of the insured adults or travelling with parental permission. 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.

If single trip cover is selected, this policy is not available to anyone aged 66 or over for USA, Canada and the Caribbean trips and 76 for non-USA trips.

Conditions

- 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.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

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

Significant features and benefits

- War risks, civil commotion and terrorism – cover for 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.*
- The table shows the maximum amount payable for each insured person after the deduction of the policy excess (unless otherwise stated). Some sections are optional and these are marked* - *your policy schedule will show if you selected any of these options.*
- Please note that the cover under Section S - Scheduled airline failure is not underwritten by AXA Insurance UK plc but a panel of other insurers. *Please see the section for further details.*

| Section | Title | Limit | Excess |
|----------|--------------------------------------|-------------|--------|
| A | Cancellation or curtailment charges | £3,000 | £50 |
| B | Emergency medical and other expenses | £15,000,000 | £50 |
| | Emergency dental treatment | £200 | £50 |

| | | | |
|-----------|---|---|-----|
| C | Hospital benefit/New Zealand disability benefit | £1,000 (£20 per day)/ £200 per week | Nil |
| D | Personal accident | £20,000 (subject to age, £20,000 death benefit) | Nil |
| E | Baggage | £2,000 | £50 |
| | Single article limit | £200 | £50 |
| | Total for all valuables | £300 | £50 |
| | Emergency replacement of baggage | £300 (£150 after 12 hours) | Nil |
| F | Personal money, passport and documents | £200 cash (£50 if under 16) and £300 other money and documents | £60 |
| | Travel and accommodation costs for replacement passport | £300 | Nil |
| G | Personal liability | £2,000,000 | £60 |
| H | Delayed departure | £300 (£20 after 12 hours and £20 per 12 hours delay thereafter) | Nil |
| | Abandonment of trip | £3,000 (after 12 hours delay) | £60 |
| I | Missed departure | £500 | £60 |
| J | Legal expenses and assistance | £25,000 | £60 |
| K | Extended kennel and/or cattery fees | £200 (£50 per day) | Nil |
| L* | Ski equipment | £500 | £60 |
| | Single article limit for own ski equipment | £250 | £60 |
| | Hired ski equipment | £250 | £60 |
| M* | Ski equipment hire | £200 (£20 per day) | Nil |
| N* | Ski pack | £300 | Nil |
| | Lost lift pass | £200 | Nil |
| O* | Piste closure | £200 (£20 per day) | Nil |
| P* | Avalanche or landslide cover | £250 (£20 per day) | Nil |
| Q* | UK physiotherapy | £400 | Nil |
| R | Business travel standard cover | | |
| | Replacement employee | £1,000 | Nil |
| | Business samples | £500 | £60 |
| R* | Business travel optional cover | | |
| | Business equipment | £1,000 | £60 |
| | Single article limit | £500 | £60 |
| | Business equipment delay | £200 | Nil |
| | Emergency courier | £200 | Nil |
| | Hiring business equipment | £500 (£50 per day) | Nil |
| | Business money | £500 (£250 cash limit) | £60 |
| | Personal accident | Section D benefits doubled by this section | Nil |
| S | Scheduled airline failure | £1,500 | Nil |

| | | | |
|-----------|---|---|-----|
| T* | Golf cover | | |
| | Loss of green fees | £350 (£50 per day) | Nil |
| | Golf equipment | £2,000 | £60 |
| | Delayed golf equipment | £400 (If not returned after 12 hours) | Nil |
| | Golf equipment hire | £400 (£50 per day if not returned after 24 hours) | Nil |
| U | Hijack | £500 (£50 per day) | Nil |
| V | Catastrophe cover | £1,000 | Nil |
| W* | Travel disruption cover - Travel disruption cover extends the benefits provided by your policy to cover events such as volcanic ash clouds, tsunamis, hurricanes or storms as well as the insolvency of the accommodation providers or their booking agents. (For full details see page 49) | | |
| | Before you reach your destination: Cancellation or abandonment of your trip after 5 hours delay | £3,000 (including up to £200 for taxis and hire cars) | £60 |
| | Additional expenses to reach your destination | £3,000 (including up to £200 for taxis and hire cars) | £60 |
| | Delayed departure compensation (including any delays to outbound connections) | £300 (£20 after 12 hours and £20 per 12 hours delay thereafter) | Nil |
| | Missed departure expenses to enable you to continue your trip if you miss any outbound connections | £500 | £60 |
| | While you are at your destination: Alternative accommodation or abandonment of trip | £3,000 (including up to £200 for taxis and hire cars) | £60 |
| | On the way home: Additional expenses to return home or if you have to stay longer abroad | £3,000 (including up to £200 for taxis and hire cars) | £60 |
| | Delayed departure compensation (including any delays to inbound connections) | £300 (£20 after 12 hours and £20 per 12 hours delay thereafter) | Nil |
| | Missed departure expenses to enable you to return home if you miss any inbound connections (including those within the United Kingdom) | £500 | £60 |

Significant or unusual limitations or what is not covered

- The standard excess 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.
- 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

- 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.
- 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.](#)
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.

- Wilful, self inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol resulting in a claim.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel (except where cover is provided under subsections 1. and 5. of What is covered under Section W – Travel disruption cover).

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

- Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- 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.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

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

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

What is not covered under Section C – Hospital benefit

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

What is not covered under Section E – Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended 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.*
- 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.*
- Business goods, samples or tools used in connection with your occupation.
- Mobile phones of any kind.

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

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

What is not covered under Section G – Personal liability

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

What is not covered under Section H – Delayed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are

expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

- Any 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

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

What is not covered under Section K – Extended kennel and/or cattery fees

- 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 L, M, N, O, P & Q – Winter sports

- 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.*
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section L – Ski equipment.
- The closure or impending closure of the skiing facilities in your resort existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.

What is not covered under Section R – Business travel

- Business equipment left unattended at any time unless deposited in a hotel safe or safety deposit box or left in your locked accommodation.
- Business equipment contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9am 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.*
- Loss, theft or damage of CD's, DVD's, films, tapes, cassettes, cartridges or discs other than the market value.
- Any loss or damage arising from manual work.

What is not covered under Section T – Golf cover

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

What is not covered under Section W – Travel disruption cover

- Claims arising within the first 14 days after you purchased this insurance or the date you booked any trip (whichever is the later) which relate to an event which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).
- Any claims arising whilst you are on a day-trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Strike or industrial action existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.
- Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are

expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

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

Cancellation period

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

Claim notification

To make a claim contact **0844 811 1790** or
Scheduled airline failure where you should contact **0208 776 3752**.

Making a complaint

Any complaint you may have should in the first instance be addressed to the claims office or helpline as applicable.

If the complaint is 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).

Demands and Needs Statement

Single trip – This policy meets the Demands and Needs of a customer wishing to buy a semi-comprehensive travel insurance policy offering a wide selection of benefits covering one trip, who has not suffered a medical condition nor required prescribed medication, surgery, treatment, tests or investigations within the five years leading up to the policy purchase date.

Annual multi trip - This policy meets the Demands and Needs of a customer intending to travel more than once within the period of insurance, wishing to buy a semi-comprehensive travel insurance policy offering a wide selection of benefits, who has not suffered a medical condition nor required prescribed medication, surgery, treatment, tests or investigations within the five years leading up to the policy purchase date.

Your policy wording - 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 schedule which **we** recommend be attached to 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** schedule.

The schedule 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

If annual multi trip is selected, this policy is not available to anyone aged 66 or over. If **you** are aged under 18 (or aged under 23 if in full time education) **you** are only insured when travelling with one or both of the insured adults or travelling with parental permission. 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.

Age eligibility - Single trip

If single trip cover is selected, this policy is not available to anyone aged 66 or over for USA, Canada and the Caribbean trips and 76 for non-USA trips.

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**.

Helplines

Please carry this policy with **you** in case of an emergency.

Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, telephone **our** customer helpline on 0845 519 5959

AXA Insurance

This insurance is underwritten by AXA Insurance UK plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 202312. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting them on 0800 111 6768.

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.

Automatic renewals

If **you** are an annual multi trip policyholder, **we** will automatically renew **your** policy each year unless **you** have advised **us** that **you** do not want **your** policy to be automatically renewed, or **you** no longer meet the eligibility criteria to be a Coverwise policyholder.

We will contact **you** via e-mail (or write to **you** if **you** requested hard copy documents when purchasing **your** annual

multi trip policy) prior to **your** policy renewal date to remind **you** that **your** policy is due for renewal, unless **you** have informed **us** that **you** do not want **us** to renew **your** policy or in the event that **you** are no longer eligible for cover. **Your** policy will start on the anniversary of **your** existing policy and the premium will be collected from **your** specified credit or debit card.

Important: Please contact the Coverwise sales and service department in the event that **you** change **your** e-mail address after the purchase of **your** annual multi trip policy to ensure that **you** receive **your** renewal documentation.

It should be noted that **we** are only able to automatically renew **your** policy if:

- **you** have made **us** aware of any changes to **your** details, if any, and **we** have agreed to those changes;
- the credit or debit card information **you** supplied **us** with has not changed; and
- the credit or debit card holder has given consent for the card to be charged at renewal.

In the event that **we** are unable to automatically renew **your** policy, for example, if **you** no longer meet the eligibility criteria for automatic renewal, or **your** credit or debit card has expired **we** will notify **you** at least 21 days prior to **your** renewal date.

We are entitled to assume at renewal that **your** details have not changed and **you** have the consent of the credit or debit card holder, unless **you** inform **us** otherwise.

If **you** wish to opt out of automatic renewal or need to tell **us** about any changes to **your** health, personal circumstances or insurance needs please contact **us** on 0845 519 5959.

Geographical areas

Area codes

Area 3 (single trip only) United Kingdom

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

(Area 3 is not available as a standalone annual multi- trip policy)

Area 4 Europe (single and annual multi-trip policies)

Europe means all countries to the west of the Ural Mountains, islands in the Mediterranean, Morocco, Algeria, Egypt, Tunisia, Turkey, the Canary Islands, Madeira, the Azores and Iceland.

A European single or annual multi-trip policy includes all countries covered by areas 3 and 4.

Area 5 (single trip only) Australia and New Zealand

Australia and New Zealand means all states in Australia and New Zealand (North and South Island).

(Area 5 is not available as a standalone annual multi-trip policy and provides cover for Australia and New Zealand only).

Area 6 (single and annual multi-trip policies)

Worldwide (exc. USA, Canada and Caribbean) means any country excluding the USA, Canada and the Caribbean.

A worldwide (exc. USA, Canada and the Caribbean) single or annual multi-trip policy includes all countries covered by Areas 3, 4, 5 and 6.

Area 7 (single and annual multi-trip policies)

Worldwide, (inc. USA, Canada and Caribbean) means any country in the world.

A worldwide, (inc. USA, Canada and the Caribbean) single or annual multi-trip policy includes all countries covered by areas 3, 4, 5, 6 and 7.

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 **business equipment, 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** or **one-way 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.

Business equipment

- means items used by **you** and which belong to **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business money

- means cash or travellers cheques which are **yours** (if **you** are self employed) or **your** employers.

Business trip

- means a **trip** taken wholly or in part for business purposes but excluding manual work.

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.

Couple

- means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you**.

Curtailement / Curtail / Curtailed

- means either:

- a) 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
- b) 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 any number of their children, step children or foster children aged under 18 (or aged under 23 if in full time further education), accompanying the parents or legal guardian insured on the same policy travelling on any **trip** to the same destination. For annual multi trip cover, either adult named on the policy is able to travel independently as are the children if parental permission has been granted.

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

- means 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 Channel Islands or the Isle of Man depending on where **your home** is.

Insured person

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

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.

One-way trip

- means for single-trip policyholders a **trip** or journey that takes place during the **period of insurance** which begins when **you** leave **your home** and ends up to 10 days after **you** arrive at **your** final destination at which time all cover under this policy ceases and **we** will not be liable for any expenses, fees or charges incurred after this date.

Period of insurance

- means if annual multi trip cover is selected: the period of 12 months for which **we** have accepted the premium as stated in the schedule. During this period any **trip** not exceeding 31 days is covered, but limited to 17 days per **trip** 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 schedule or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **trip**.

- 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 the schedule. 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.

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:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle
- b) 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
- c) The fixed storage units of a locked motorised or towed caravan
- d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single parent cover

- means one adult and any number of his or her children, step children or foster children aged under 18 (or aged under 23 if in full time education), accompanying the parent insured on the same policy, travelling on any **trip** to the same destination. For annual multi trip cover, the adult named on the policy is able to travel independently as are the children if parental permission has been granted.

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.

Third party

- means a **close relative, close business associate**, a person **you** have booked to travel with, a relative or friend with whom **you** plan to stay.

Trip

- means any holiday, business or pleasure **trip** or journey made by **you** within the area of travel shown in the schedule which begins and ends in **your home area** or place of business during the **period of insurance**, but excluding **one way trips** or journeys

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 per **trip** 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 two nights 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**.

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 MP3/4 players, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Vermin

- means rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

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** or **one-way trip** whose name appears in the policy schedule.

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 writing to the address shown in **your** schedule 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 writing to the address above/shown in **your** schedule. If **you** cancel after the cancellation period no premium refund 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. Please also refer to the separate Special conditions and Claims procedures under Section S - Scheduled airline failure cover.

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 Scheduled airline failure 0844 811 1790

Scheduled airline failure only 0208 776 3752

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.

You or **your** legal representatives must supply at **your** own expense, all information, evidence, details of house hold 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, 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**

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

Then

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

Important conditions relating to health

Important conditions relating to health (for claims under Sections A, B, C, D, K, N, Q, R and T – loss of green fees)

PLEASE NOTE THAT THIS POLICY DOES NOT COVER PRE- EXISTING MEDICAL CONDITIONS

This insurance is designed to cover **you** for unforeseen accidents and illnesses occurring during the **period of insurance**. **You** must comply with the following conditions to make sure **your** cover is not affected. If **you** do not comply with these conditions **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. At the time of taking out this policy **you** will not be covered for any claim arising directly or indirectly from:
 - a) any **medical condition you** have, or have had, for which **you** are taking or have been taking prescribed medication
 - b) any **medical condition you** have, or have had, for which **you** are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 5 years.

For **your** information, examples of conditions that can be indirectly linked to any **medical condition you** have, or have had include:

someone with breathing difficulties who then suffers a chest infection of any kind;
someone with high blood pressure or diabetes who then has a heart attack, stroke or mini-stroke;
someone who has or has had cancer who suffers with a secondary cancer;
someone with osteoporosis who then suffers with a broken or fractured bone.

- c) any **medical condition** for which **you** have received a terminal prognosis;
- d) any **medical condition you** are aware of but for which **you** have not had a diagnosis;
- e) any **medical condition** for which **you** are on a waiting list;
- f) any **medical condition** for which **you** know **you** need surgery or treatment;
- g) any **medical condition** for which **you** are awaiting the results from any tests or investigations;
- h) any **medical condition** affecting **you**, that **you** are aware of, that could reasonably be expected to result in a claim on this **policy**.
- i) any **medical condition** affecting a **third party**, that **you** are aware of, that could reasonably be expected to result in a claim on this policy.

For **your** information, examples include but are not limited to;

A **third party** who has received a terminal prognosis;

A **third party** who is receiving or waiting for hospital investigation or treatment for an undiagnosed condition or a set of symptoms;

A **third party** who is receiving inpatient treatment for a new **medical condition** or illness or deterioration to an existing **medical condition** or illness;

A **third party** who has an existing **medical condition** or illness, that has presented new or a change to symptoms.

2. At any time **you** will not be covered for any claim arising directly or indirectly from:
 - a) any **medical condition you** have in respect of which a **medical practitioner** has advised **you** not to travel or would have done so had **you** sought his/her advice
 - b) 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)
 - c) any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**
 - d) **your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider
3. 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 Coverwise on 0845 519 5959 to make sure **your** cover is not affected.

Please telephone Coverwise on 0845 519 5959 if **you** have any concerns regarding **your** fitness to travel.

You should also refer to What is not covered - applicable to all sections of the policy on page 15.

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** or **one-way 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** schedule for the winter sports specified in the list on pages 17/18 for a period of no more than 17 days per **trip** 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, or racing unless:

- a) specified in the list on page 16 or
- b) shown as covered in **your** schedule.

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 judgment 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 climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless 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 **boldly injury**, illness or disease.*

12. Armed Forces

Operational duties of a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance services or employees of a Government department (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment charges).

13. Travelling against FCO or WHO advice

Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel (other than claims arising from **you** not being able to travel and use **your** booked accommodation or **curtailing** the **trip** before completion, as provided for under subsections 1. and 5. of What is covered under Section W – Travel disruption cover when operative).

14. Training Camps

Your participation at a training camp designed specifically to enhance **your** performance and/or endurance in a sport or activity that **you** take part in on a non-professional basis but at a National Standard.

Sports and activities covered

The following lists detail the sports and activities that this policy will cover without charge when **you** are participating on a recreational and non professional basis. Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations as well as the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads). No cover under Sections D – Personal accident and G – Personal liability for those sports or activities marked with *

Covered as standard without charge

| | |
|---|--|
| Abseiling (when adequately supervised)* | Power Boating (non-competitive and no cover for damage to vessel) * |
| Archery* | Racing on foot |
| Badminton | Racquetball |
| Bamboo Rafting (up to grade 2 rivers only with adequate safety equipment provided) | Rambling |
| Banana Boating | Rap Running/Jumping (within organisations guidelines)* |
| Baseball | Rifle Range* |
| Basket Ball | Ringos |
| Beach Games | River Tubing |
| Blowcarting* | Roller Skating/Blading (pads and helmets must be worn)* |
| Bouldering (using crash pads where appropriate) | Rounders |
| Bowls | Rowing (except racing) |
| Bungee Jumping (when adequately supervised) | Running |
| Camel Riding* | Safari In Vehicle (must be with a guide) |
| Canoeing (up to grade 2 rivers only) | Safari On Foot (must be with a guide) |
| Catamaran * | Safari On Horseback (must be with a guide) |
| Clay Pigeon Shoot* | Sail Boating/Windsurfing)* |
| Climbing (on a climbing wall only) | Sailing* |
| Cricket | Sand Yachting* |
| Cycling* | Scuba Diving - scuba diving (other than cave diving) to the following depths, when you hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation: |
| Deep Sea Fishing | PADI Open Water - 18 metres BSAC Ocean Diver - 20 metres |
| Dinghy Sailing* | PADI Advanced Open Water - 30 metres BSAC Sports Diver - 35 metres. If you do not hold a qualification, we will only cover you to dive to a depth of 18 metres provided you are accompanied by a qualified instructor |
| Dragon Boat racing (non-professional)* | |
| Elephant riding/trekking (on a professionally organised trek with experienced handlers) | |
| Fell Running | |
| Fell Walking | |
| Fishing | |
| Football/Soccer | |
| Flying in an aircraft (as a fare paying passenger) | |
| Glass Bottom Boats/Bubbles | |
| Gliding (as a passenger only) | |
| Go Karting (when adequately supervised)* | |

| | |
|---|---|
| <p>Golf Gorilla Trekking (organised) Gymnastics Heptathlon Hiking/High level walking/Trekking/Walking up to 3,000 metres above sea level Hitchhiking (organised groups of adults with support, emergency contacts and at least one male per group) in countries where this is legal Horse Riding/Trekking/Hacking (non-competitive) Hot Air Ballooning (organised pleasure rides) Hydrospeeding (taking appropriate safety measures) Hydro Zorbing Ice Skating Indoor Climbing (on climbing wall) Indoor Skating (pads and helmets must be worn) Javelin Throwing Jet Boating (no cover for racing)* Jet Skiing (no cover for racing)* Jogging Kayaking (up to grade 2 rivers) Kite Buggyng* Kite Surfing (over land)* Kite Surfing (over water)* Marathon Running Motor Cycling (with UK licence)* Mountain Biking (except downhill and extreme terrain)* Mountain Boarding (protective clothing to be worn) Netball Orienteering Paint Balling/War Games (eye protection must be worn)* Parasailing/Parascending (over water) Passenger Sledge Pony Trekking</p> | <p>Sea Canoeing/Kayaking (within sight of land) Shooting (within organisations guidelines)* Skate Boarding (pads and helmet must be worn)* Sledge Pulled By Horse/Reindeer Small Bore Target Shooting* Snorkelling Soft Ball Squash Surfing* Swimming Sydney Harbour Bridge (organised and walking across clipped onto a safety line) Table Tennis Tennis Tenpin Bowling Tree Top Canopy Walking (with adequate safety measures in place) Trekking/Walking/Hiking/High level walking up to 3,000 metres above sea level Tug Of War Via Ferrata Volley Ball Wakeboarding* War Games (eye protection must be worn)* Water Polo Water Skiing* White Water Rafting (within organisations guidelines) Wicker Basket Tobogganing Windsurfing* Yachting* Zip Trekking (safety harness fixed to ropes must be worn) Zorbing (non-winter sports)</p> |
|---|---|

Covered if the appropriate winter sports premium has been paid

No cover under Sections D – Personal accident and G – Personal liability for those sports or activities marked with *

| | |
|--|--|
| <p>Big Foot Skiing Cat Skiing Cross Country Skiing Curling Glacier Skiing Glacier Walking Heli-Skiing Husky Dog Sledding (organised, non-competitive and with experienced local driver) Ice Diving (must be with a qualified instructor at all times) Ice Go Carting (provided organised and with adequate safety equipment provided)*</p> | <p>Ski Parks Ski Racing (non FIS) Ski Run Walking (using ropes or crampons) Ski Touring Ski Yawing (non-competitive) * Sledging/Tobogganing/Tubing Snow Biking Snow Blading Snow Boarding Snow Carting* Snow Cat Skiing Snow Decking</p> |
|--|--|

| | |
|--|---|
| <p>Ice Hockey Ice Windsurfing* Kite Boarding (winter sports) Mono Skiing Nordic Skiing Off Piste Skiing and Snow Boarding not against the advice of the local mountain authorities Parapenting/Paraponting as a winter sport (must be tandem with a qualified instructor at all times) Skiing Ski Biking Ski-Boarding/Snow Boarding Ski-Doos* Ski Joering (non competitive)</p> | <p>Snow Go Carting Snow Kiting Snow Scooting* Snow Mobiling* Snow Skating Snow Tubing Snowcat Skiing Telemarking Tobogganing/Sledging Tubing Winter Walking up to 3,000 metres above sea level (using crampons and ice picks only – no use of ropes/guides or harnesses) Zorbing (winter sports)</p> |
|--|---|

But excluding:

- a) ski acrobatics, ski flying, skiing against local authority warning or advice, ski-stunting, ski jumping, ski mountaineering, or the use of bob sleighs, luges, bungees or skeletons
- b) in the United States of America and Canada, **winter sports** outside the defined boundaries of a resort unless accompanied by a locally qualified guide
- c) ski instructor courses or **winter sports** courses lasting more than 2 weeks.

Emergency and medical service

You must contact the Emergency Assistance Service 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** or someone on **your** behalf must contact the Emergency Assistance Service as soon as possible.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **you** be injured in an accident or fall ill. The Emergency Assistance Service 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**.

Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service 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 the Emergency Assistance Service for **you** as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

For out-patient treatment, **you** should pay the hospital/clinic **yourself** and claim back medical expenses from **us** on **your** return to **your home area**. Beware of requests for **you** to sign for excessive treatment or charges. If **you** are in doubt, please call the Emergency Assistance Service for guidance.

Contact the Emergency Assistance Service on telephone number: +44 (0)844 811 1791

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 0300 330 1350. 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 out-patient 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 the Emergency Assistance Service for guidance.

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

Contact the Emergency Assistance Service on telephone number: +44 (0)844 811 1791

Section A – Cancellation or curtailment charges

What is covered

We will pay **you** up to £3,000 for **your** proportion only of any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if

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

as a result of any of the following events:

1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:
 - a) **you**
 - b) any person who **you** are travelling or have arranged to travel with
 - c) any person who **you** have arranged to stay with
 - d) **your close relative**
 - e) **your close business associate**.
2. **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.
3. 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** or **one-way trip** there was no reason to believe anyone would be made redundant).
4. **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** or **one-way trip**.
5. 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.

If the same costs, charges or expenses are also covered under Section S – Scheduled airline failure, Section T – Golf cover or Section W – Travel disruption cover **you** can only claim for these under one section for the same event.

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 the Emergency Assistance Service 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 to cancel the **trip** or **one-way trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** or **one-way 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.

What is not covered

1. Any claim if **you** are unable to comply with the Important conditions relating to health (on page 14)
2. The first £50 of each and every claim, per incident claimed for, under this section by each **insured person** but limited to £100 in all if **family cover** or **single parent cover** applies.
3. The cost of **your** unused original tickets where the Emergency Assistance Service or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**.
4. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
5. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or resignation or voluntary redundancy, or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip** or **one-way trip**.
 - b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** or **one-way trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip** or **one-way trip**.
6. Travel tickets paid for using any airline mileage or supermarket reward scheme, (for example Avios formally known as Air Miles), unless evidence of specific monetary value can be provided.
7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
8. 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:

- 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** or **one-way trip**.
- In the case of death causing cancellation or **curtailment** of the **trip** or **one-way trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- 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**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance, the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the Police or relevant authority.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call:

For curtailment claims +44 (0)844 811 1791 or other claims 0844 811 1790

Section B – Emergency medical and other expenses

What is covered

We will pay **you** up to £15,000,000 for the following expenses which are necessarily incurred either during a **trip** or for a **one-way trip** within the first 10 days of arriving at **your** final destination, 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 (to natural teeth only) up to a limit of £200 incurred outside of **your home area**.
3. 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
4. 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 the Emergency Assistance Service, 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.

5. With the prior authorisation of the Emergency Assistance Service, 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 the Emergency Assistance Service agree otherwise.

Special conditions relating to claims

1. **You** or someone on **your** behalf must tell the Emergency Assistance Service 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** or **one-way trip**. **We** will do this, if in the opinion of the Emergency Assistance Service 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.

What is not covered

1. Any claim if **you** are unable to comply with the Important conditions relating to health (on page 14)
2. The first £50 of each and every claim, per incident claimed for, under this section by each **insured person** but limited to £100 in all if **family cover** or **single parent cover** applies.
3. 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.
4. The cost of **your** unused original tickets where the Emergency Assistance Service or **we** have arranged and paid for **you** to return to **your home**, if **you** cannot use the return ticket.
5. Any claims arising directly or indirectly for:
 - a) Costs of telephone calls, other than:

- i. calls to the Emergency Assistance Service 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
 - ii. any costs incurred by **you** when **you** receive calls on **your** mobile phone from the Emergency Assistance Service for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
- b) The cost of taxi fares other than for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital.
- c) 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.
- d) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
- e) Any form of treatment or surgery which in the opinion of the Emergency Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
- f) 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.
- g) Additional costs arising from single or private room accommodation.
- h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
- i) Any costs incurred by **you** to visit another person in hospital.
- j) Any expenses incurred after **you** have returned to **your home area**.
- k) 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.
- l) Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
- m) 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.
6. 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:

- Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Assistance Service.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call:

For curtailment claims +44 (0)844 811 1791 or other claims 0844 811 1790

Section C – Hospital benefit / New Zealand disability benefit

What is covered

1. We will pay **you** £20 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 £1,000 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.*

2. We will pay **you** the benefit of £200 per week if **you** sustain **bodily injury** as a result of a road traffic accident while **you** are travelling in a hire car in New Zealand, which shall solely and independently of any other cause, result in **your** temporary total disablement.

You can only claim under one of either Section C – Hospital benefit / New Zealand disability benefit.

Special conditions relating to claims

1. **You** must tell the Emergency Assistance Service 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**.
2. Benefit under subsection 2. of What is covered is not payable to **you**:
 - a) for the first 7 days of such disablement or for more than 52 weeks from the date **you** sustain **bodily injury**.
 - b) If **you** are able or may be able to carry out a substantial part of **your** gainful employment or gainful occupation (whether on a full-time or part-time basis) or (where **you** are not gainfully occupied) if **you** are not necessarily confined to a hospital, nursing home or similar establishment or to a private residence.
3. **Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

What is not covered

1. Any claim if **you** are unable to comply with the Important conditions relating to health (on page 14)
2. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i. 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.
 - ii. relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii. following **your** decision not to be repatriated after the date, when in the opinion of the Emergency Assistance Service it is safe to do so.
 - b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i. relating to any form of treatment or surgery which in the opinion of the Emergency Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - ii. as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
 - iii. 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**.
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:

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

To make a claim under this section please call: 0844 811 1790

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:

- a) in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) 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 | £20,000 | £10,000 |
| 2. <i>Loss of one or more limbs and/or loss of sight in one or both eyes</i> | £20,000 | £20,000 | £20,000 |
| 3. Permanent total disablement | £20,000 | £20,000 | 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.

What is not covered

1. Any claim if **you** are unable to comply with the Important conditions relating to health (on page 14)
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:

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

To make a claim under this section please call: 0844 811 1790

Section E – Baggage

What is covered

1. **We** will pay **you** up to £2,000 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) £200 for any one article, pair or set of articles
 - b) £300 for the total for all **valuables**.
2. **We** will also pay **you** £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 **you** are deprived of **your baggage** for a period in excess of 24 hours this amount is increased to £300.

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

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.

What is not covered

1. The first £50 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) but limited to £100 if **family cover** or **single parent cover** applies.
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 mobile phones, 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:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- 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.
- A letter from the carrier confirming the number of hours **your baggage** was delayed for.
- Repair report where applicable.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call: 0844 811 1790

Section F – Personal money, passport and documents

What is covered

1. **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:

- a) £200 for bank notes, currency notes and coins
 - b) £50 for bank notes, currency notes and coins, if **you** are under the age of 16
 - c) £300 for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa obtained outside **your home area** and the value of the unused portion of **your** passport, visa or driving licence).
2. **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, stolen or destroyed outside **your home area**.

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 **personal money**, passports or documents.
2. 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.
3. 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.
4. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) 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).
 - b) keep all travel tickets and tags for submission to **us** if **you** are going to make a claim under this policy.
5. **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. The first £60 of each and every claim, per incident claimed for, under this section by each **insured person** under subsection 1; of What is covered, but limited to £120 in all if **family cover** or **single parent cover** applies.
2. 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.
3. 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.
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. Any additional travel and accommodation expenses incurred because **you** were unable to board the **public transport** on which **you** were booked to return to the **United Kingdom** or continue **your trip** as a result of the accidental loss of, theft of or damage to **your** passport and/or visa.
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:

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

To make a claim under this section please call: 0844 811 1790

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.

What is not covered

1. The first £60 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:

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

To make a claim under this section please call: 0844 811 1790

Section H – Delayed departure

Special definition relating to this section

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

we will pay **you**:

- 1. £20 for the first completed 12 hours delay and £20 for each full 12 hours delay after that, up to a maximum of £300 (*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** or **one-way 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, Section I – Missed departure or Section W – Travel disruption cover for the same event.

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 airport, port, train station or bus/coach station.
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.

What is not covered

1. The first £60 of each and every claim, per incident claimed for, under this section by each **insured person** under subsection 2. of What is covered, but limited to £120 in all if **family cover** or **single parent cover** applies.
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** or **one-way 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) The cost of Air Passenger Duty (APD) whether irrecoverable or not.
 - b) Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios formally known as Air Miles), unless evidence of specific monetary value can be provided.
 - c) Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs or fees incurred by **you**, as part of **your** involvement in such schemes is not covered.
 - d) 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.
 - e) 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.
 - f) 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-imbusement.
 - g) Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.

- h) 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:

- Full details of the travel itinerary supplied to **you**.
- 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.
- 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** or **one-way trip**.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- 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.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call: 0844 811 1790

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 **your home**, 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
4. strike, industrial action or adverse weather conditions.

If the same expenses are also covered under Section H – Delayed departure or Section W – Travel disruption cover **you** can only claim under one section for the same event.

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.

What is not covered

1. The first £60 of each and every claim, per incident claimed for, under this section by each **insured person**, but limited to £120 in all if **family cover** or **single parent cover** applies
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:

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

To make a claim under this section please call: 0844 811 1790

Section J – Legal expenses and assistance

What is covered

We will pay up to £25,000 for legal costs to pursue a civil action for compensation, against someone else who causes **you** **bodily injury**, illness or death.

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 £50,000.

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**.

What is not covered

We shall not be liable for:

1. The first £60 of each and every claim, per incident claimed for, under this section by each **insured person** but limited to £120 in all if **family cover** or **single parent cover** applies.
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 a travel agent, tour operator, carrier, **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:

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

To make a claim under this section please call: 0844 811 1790

Section K - Extended kennel and/or cattery fees

What is covered

We will pay **you** £50 for each full 24 hours, up to a maximum of £200 (£100 for **trips** in the **United Kingdom**) 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.

What is not covered

1. Any claim if **you** are unable to comply with the Important conditions relating to health (on page 14)
2. Claims arising from **your bodily injury**, illness or disease that is not covered under Section B – Emergency medical and other expenses
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:

- 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.
- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to return **home** on time.
- Your unused travel tickets
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for

To make a claim under this section please call: 0844 811 1790

Sections L, M, N, O, P and Q – Winter sports

(only operative if indicated in the schedule)

Cover for sections L, M, N, O, P and Q only operates:-

1. Under single trip policies - if the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.
2. Under annual multi trip policies - for a period no more than 17 days per **trip**, providing the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.

Section L – Ski equipment (only operative if indicated in the schedule)

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 and tear and depreciation (loss of value - calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **ski equipment**.

| 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 £250 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.

What is not covered

1. The first £60 of each and every claim, per incident claimed for, under this section by each **insured person** but limited to £120 if **family cover** or **single parent cover** applies.

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.

Claims evidence

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

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

To make a claim under this section please call: 0844 811 1790

Section M – Ski equipment hire (only operative if indicated in the schedule)

What is covered

We will pay **you** up to £20 per day, up to a maximum of £200 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.
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:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- 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**.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for

To make a claim under this section please call: 0844 811 1790

Section N – Ski pack (only operative if indicated in the schedule)

What is covered

We will pay **you**:

- a) Up to £300 for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your** **bodily injury**, illness or disease.
- b) Up to £200 for the unused portion of **your** lift pass if **you** lose it.

You can only claim under Section N – Ski pack or Section W – Travel disruption cover for the same event, not both.

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.

What is not covered

1. Any claim if **you** are unable to comply with the Important conditions relating to health (on page 14).
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:

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

To make a claim under this section please call: 0844 811 1790

Section O – Piste closure (only operative if indicated in the schedule)

What is covered

We will pay **you** up to £20 per day, up to a maximum of £200 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 outside the **United Kingdom** 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 £200.

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.

What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. The closure or impending closure of the skiing facilities in **your** resort existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **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:

- 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.
- Receipts or bills for any transport costs claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for

To make a claim under this section please call: 0844 811 1790

Section P – Avalanche or landslide cover (only operative if indicated in the schedule)

What is covered

We will pay **you** up to £20 per day, up to a maximum of £250 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 5 hours by avalanche or landslide. The cover only applies to **trips** taken outside the **United Kingdom** 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.

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:

- 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.
- Receipts or bills for any accommodation and travel expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for

To make a claim under this section please call: 0844 811 1790

Section Q – UK physiotherapy (only operative if indicated in the schedule)

What is covered

We will pay **you** up to a maximum of £400 for fees **you** have to pay to a physiotherapist for continuation of treatment on **your** return to the **United Kingdom** if **you** sustain an injury on **your trip** as a result of winter sports covered.

What is not covered

1. Any claim if **you** are unable to comply with the Important conditions relating to health (on page 14).
2. The cost of all treatment which is not directly related to the injury that caused the claim.
3. Any expenses which are not usual, reasonable or customary to treat **your** injury.
4. Anything mentioned in What is not covered applicable to all section of the policy.

Claims evidence

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

- Receipts or bills for all physiotherapy
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for

To make a claim under this section please call: 0844 811 1790

Section R – Business travel

This extension to the policy provides the following amendments to the insurance specifically for any **business trip** made by **you**.

What is covered

1. **We** will pay up to £500 for the accidental loss of theft of or damage to business samples.
2. **We** will pay up to £1,000 for reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **you** place on a pre-arranged **business trip** in the event that:
 - a) **You** die.
 - b) **You** are unable to make the **business trip** due to **you** being hospitalised or totally disabled as confirmed in writing by a **medical practitioner**.
 - c) **Your close relative** or **close business associate** in the **United Kingdom** dies, is seriously injured or falls seriously ill.

*The following cover is only operative if indicated in **your** schedule*

3. In addition to the cover provided under Section E – Baggage and passport, **we** will pay **you** up to £1,000 for the accidental loss of, theft of or damage to **business equipment**. The amount payable will be the current market value, which takes into account a deduction for wear and tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **business equipment**. The maximum **we** will pay for any one article, pair or set of articles is £500.
4. **We** will pay up to £200 for the emergency replacement of **business equipment** if **your business equipment** is temporarily lost in transit during the outward journey and not returned to **you** within 24 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **business equipment** was delayed. If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.
5. **We** will pay £50 per 24 hours up to a maximum of £500 for the hire of **business equipment** if **your business equipment** is temporarily lost in transit during the outward journey and not returned to **you** within 24 hours (as long as **we** receive written confirmation from the carrier, confirming the number of hours the **business equipment** was delayed) or **your business equipment** is lost or damaged during **your trip**. If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.
6. **We** will pay up to £200 for emergency courier expenses **you** have to pay to replace **business equipment** that **you** must have for **your** business.
7. **We** will pay up to £500 (up to £250 for cash) for the accidental loss of, theft of or damage to **business money** which **you** carry or leave locked in a safety-deposit box.
8. The benefits provided under Section D (Personal Accident) will be doubled if **you** are travelling on a booked **business trip** and **you** have paid for **your** transport and accommodation (if **you** are self-employed) or **your** employer has paid, and **you** can provide proof that **your trip** was for business reasons.

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 **business equipment**.
2. If **business 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 **business 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 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.
5. **You** must provide (at **your** own expense) an original receipt for all hire costs.

What is not covered

1. Any claim if **you** are unable to comply with the Important conditions relating to health (on page 14).
2. For subsections 1, 3 and 7 of What is covered:
 - a) The first £60 of each and every claim, per incident claimed for, under this section by each **insured person** but limited to £120 if **family cover** or **single parent cover** applies.
 - b) Loss, theft of or damage to business samples, **business equipment** or **business money left unattended** at any time (including in a vehicle, or checked in luggage or while in the custody of a carrier, tour operator, or **public transport** operator) unless deposited in a hotel safe or safety deposit box or left in **your** locked accommodation.
 - c) Loss, theft of or damage to business samples, **business equipment** or **business money** contained in an **unattended** vehicle:
 - i) overnight between 9 pm and 9 am (local time) or
 - ii) at any time between 9 am and 9 pm (local time) unless:
 - a) it is locked out of sight in a **secure baggage area** and
 - b) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
 - d) Loss or damage due to delay, confiscation or detention by customs or any other authority.
 - e) 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.
 - f) Loss of, theft of or damage to CD's, DVD's, films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded, when **we** will pay up to the makers latest list price.
3. For subsection 2. of What is covered:
 - a) Additional costs under subsection 2. b) of What is covered if **you** were totally disabled, hospitalised or **you** were on a waiting list to go into hospital at the time of arranging the **business trip**.
 - b) Additional costs under subsections 2. b) and c) of What is covered if **you** were aware of circumstances at the time of arranging the **business trip**, which could reasonably have been expected to lead to cancellation of the **business trip**.
4. For subsections 1. and 2. of What is covered:
 - a) Any loss or damage arising out of **you** engaging in manual work.
 - b) Any financial loss, costs or expenses incurred arising from the interruption of **your** business.
 - c) 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:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged.
- Repair report where applicable.

- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to make the **business trip**.
- In the event of death the original death certificate.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation, or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call: 0844 811 1790

Section S – Scheduled airline failure

The cover under this section is:

1. Provided and administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom ("IPP") who are regulated and authorised by the FCA (FCA registration: 311958).
2. Underwritten by certain Underwriters at Lloyds whose details are shown below under the Special definitions relating to this section..

Special definitions relating to this section

We/Us/Our

- means certain Underwriters at Lloyds, Registered in England and Wales, One Lime Street, London, EC3M 7HA.

Insured person

- means each person travelling on a **trip** or **one-way trip** whose name appears in the policy schedule.

What is covered

We will pay up to £1,500 in total for each **insured person** named on the Invoice and Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure or
2. In the event of insolvency after departure:
 - a) Additional pro rata costs incurred by the **insured person** in replacing that part of the flight arrangements to a similar standard to that originally booked or
 - b) If the cutting short of a **trip** (curtailment) is unavoidable -the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

You can only claim under one of either Section S – Scheduled airline failure or Section W – Travel disruption cover for the same event, not both.

Special conditions relating to claims

1. **You** should advise IPP as soon as reasonably practicable of any occurrence which may give rise to a claim. The longer **you** wait before submitting **your** claim, the greater the risk that **your** claim will not be fully covered.
2. In the case of subsection 2. a) and b) of What is covered, where practicable **you** shall have obtained the approval of IPP prior to incurring the relevant costs by contacting IPP as set out in the Claims procedure below.

3. IPP will only accept claims submitted up to six months after the insolvency of the airline. Any claims submitted after the six month period will NOT be processed.

What is not covered

1. Scheduled flights not booked within the **United Kingdom** prior to departure.
2. Any costs resulting from the insolvency of:
 - a) Any scheduled airline which is insolvent or in respect of which any prospect of insolvency is known by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) Any scheduled airline that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom the **insured person** has booked a scheduled flight.
4. Any loss for which a **third party** is liable or which can be recovered by other legal means.
5. Any losses that are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked hotel, villa, car hire or cruise following the financial failure of an airline.

Claims procedures (under this section only)

Please send the documentation by post to:

IPP Claims Office
IPP House, 22-26 Station Road
West Wickham
Kent, BR4 0PR. United Kingdom

Telephone: +44 (0)20 8776 3752
Facsimile: +44 (0)20 8776 3751
Email: info@ipplondon.co.uk
Website: www.ipplondon.co.uk

Claim forms can be downloaded from the IPP website shown above.

ALL OTHER CLAIMS - REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.

Section T - Golf cover (only operative if indicated in the schedule)

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 £50 per day, up to a maximum of £350 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. £2,000 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. £400 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 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. £50 per day, up to a maximum of £400 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.

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 the Emergency Assistance Service 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 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.
8. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
9. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it

10. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
11. **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** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** must give **us** all necessary information and assistance which **we** may require.
12. 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.

What is not covered

1. Any claim if **you** are unable to comply with the Important conditions relating to health (on page 14)
2. The first £60 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** but limited to £120 in all if **family cover** or **single parent cover** applies.
3. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct, leading to dismissal or from resignation or voluntary redundancy or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**
 - 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**.
4. 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.
5. Loss or damage due to delay, confiscation or detention by customs or any other authority.
6. 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.
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:

- 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** or **one-way trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or golf club.
- 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**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine a letter from the relevant authority or the treating **medical practitioner**.

- In the case of jury service or witness attendance the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the police or relevant authority.
- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- 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.
- Receipts or bills detailing the costs incurred in hiring replacement **golf equipment**.
- A letter from the carrier confirming the number of hours **your golf equipment** was delayed for.
- Repair report where applicable.
- Full details in writing of any incident involving the use of a golf buggy on a golf course.
- Any court claim form, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section please call: 0844 811 1790

Section U - Hijack

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** £50 for the first full 24 hours of delay and £50 for each subsequent full 24 hours of delay up to £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.

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 **you** own expense) the following evidence where relevant:

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

To make a claim under this section please call: 0844 811 1790

Section V – Catastrophe cover

What is covered

We will pay **you** up to £1,000 for reasonable additional accommodation and transport costs incurred up to the standard of **you** 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 or Section W – Travel disruption cover **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must get (at **you** 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.

What is not covered

1. Any costs incurred by **you** which are recoverable from 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 **you** own expense) the following evidence where relevant:

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

To make a claim under this section please call: 0844 811 1790

Section W – Travel disruption cover

(only operative if indicated in the schedule)

Special definitions relating to this section

Pre-paid charges

- means charges **you** have paid before **you** travel, or are contracted to pay, for car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, (where cover under Section T – Golf cover is operative) green fees and (where the appropriate winter sports premium has been paid) ski school fees, lift passes and hired **ski equipment**.

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

Before you reach your destination

1. **We** will pay **you** up to £3,000 for **your** unused travel, accommodation and other **pre-paid charges** (including excursions up to £250) that **you** cannot claim back from any other source if **you** cannot travel and have to cancel **your trip** as a result of:
 - a) The **public transport** on which **you** were booked to travel from **your home area** being cancelled or delayed for at least 5 hours from the scheduled time of departure; or
 - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 5 hours; or
 - c) The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which **you** are travelling advising against all travel or all but essential travel to the country or specific area **you** are travelling to providing the advice came into force after **you** purchased this insurance or booked the **trip** (whichever is the later) and was within 28 days of **your** departure date; or
 - d) The insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunamis, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation.
2. **We** will pay **you** up to £3,000 for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs (room only) which are of a similar standard to that of **your** pre-booked travel and accommodation that **you** cannot claim back from any other source if **you** have to make alternative arrangements to reach **your** destination as a result of:
 - a) The **public transport** on which **you** were booked to travel from **your home area** being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or
 - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 5 hours.
3. If the **public transport** on which **you** were booked to travel from **your home area** including any onward connecting flights is cancelled or delayed for at least 12 hours **we** will pay **you** £20 for the first 12 hours delay and £20 for each full 12 hours delay after that up to a maximum of £300 providing **you** eventually continue the **trip** (*this will help **you** pay for telephone calls made and meals and refreshments purchased during the delay*).
4. **We** will pay **you** up to £500 for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs (room only) which are of a similar standard to that of **your** pre-booked travel and accommodation **you** have to pay to reach **your** overseas destination that **you** cannot claim back from any other source if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which

you are booked to travel as a result of:

- a) The failure of other **public transport**; or
- b) Strike, industrial action or adverse weather conditions; or
- c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

While you are at your destination

5. **We** will pay **you** up to £3,000 for **your** unused travel, accommodation (including excursions up to £250) and other **pre-paid charges** that **you** cannot claim back from any other source together with any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self catering or room only) if **you** have to:
 - a) Move to other accommodation at any point during **your trip** as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation; or
 - b) **Curtail your trip** with prior authorisation of AXA Assistance as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation and **you** need to be repatriated to **your home**; or
 - c) **Curtail your trip** with prior authorisation of AXA Assistance as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in the country **you** are in recommending evacuation from the country or specific area **you** have travelled to providing the advice came into force after **you** left **your home area** to commence the **trip**.

On the way home

6. **We** will pay **you** up to £3,000 for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs (room only) which are of a similar standard to that of **your** pre-booked travel and accommodation that **you** cannot claim back from any other source if **you** have to make alternative arrangements to return to **your home** or stay longer outside of **your home area** as a result of:
 - a) The **public transport** on which **you** were booked to travel to **your home area** including connections being cancelled or delayed for at least 12 hours, diverted or re-directed after take-off; or
 - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours.
7. If the **public transport** on which **you** were booked to travel to **your home area** including any onward connecting flights is cancelled or delayed for at least 12 hours **we** will pay **you** £20 for the first 12 hours delay and £20 for each full 12 hours delay after that up to a maximum of £300 providing **you** return to **your home** on the next available suitable **public transport** (this will help **you** pay for telephone calls made and meals and refreshments purchased during the delay).
8. **We** will pay **you** up to £500 for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs (room only) which are of a similar standard to that of **your** pre-booked travel and accommodation **you** have to pay to return to **your home** that **you** cannot claim back from any other source if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel including those within the **United Kingdom** as a result of:
 - a) The failure of other **public transport**; or
 - b) Strike, industrial action or adverse weather conditions; or
 - c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

You can only claim under one of either Section W – Travel disruption cover, Section H – Delayed departure, Section I – Missed departure, Section N – Ski pack or Section V – Catastrophe cover for the same event.

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

1. If **you** fail to notify the travel agent, tour operator, provider of transport or accommodation (or their booking agents) 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 applied otherwise.

2. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation or their booking agents (or the administrators of either), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. **You** must give notice as soon as possible to AXA Assistance of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must check in according to the itinerary supplied to **you** unless **your** tour operator, the **public transport** operator (or their handling agents) have requested **you** not to travel to the departure point.
5. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the **public transport** operator 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 denied boarding, cancellation or long delay of flights.
7. 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.
8. If the same costs and charges are also covered under any other section of this policy, **you** can only claim for these under one section for the same event.

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

1. The first £60 of each and every claim, per incident claimed for under this section for each **insured person** (except claims under subsections 3. and 7. of What is covered) but limited to £120 if **family cover** or **single parent cover** applies.
2. Claims arising within the first 14 days after **you** purchased this insurance or the date **you** booked any **trip** (whichever is the later) which relate to an event which was occurring or **you** were aware could occur at the time **you** purchased this insurance or booked the **trip** (whichever is the later).
3. Claims arising directly or indirectly from:
 - a) Strike, industrial action or a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were travelling, 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 or the Civil Aviation Authority, Port Authority or any similar body in any country.
 - c) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
4. Any claims arising whilst **you** are on a day-trip.
5. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios formally known as Air Miles), unless evidence of specific monetary value can be provided.
7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
8. 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.
9. 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.

10. 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-imbusement.
11. Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
12. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
13. Any unused travel costs arising from the insolvency of **your** transport provider.
14. Any cost if **your trip** was booked as part of a package holiday except under:
 - a) subsection 3 and 7 or;
 - b) subsection 1 for any cost relating to **pre-paid charges** which do not form part of **your** package holiday.
15. 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:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth office (FCO).
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator, provider of transport/accommodation (or their booking agents).
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator, provider of transport/accommodation (or their booking agents) of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Written confirmation from **your public transport** operator (or their handling agents) of the cancellation, number of hours delay or denied boarding and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
- Written confirmation from the company providing the accommodation or their booking agents (or the administrators of either), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- 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.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call: 0844 811 1790

Making a complaint

AXA Insurance UK plc aims 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. The following will help **us** understand **your** concerns and give **you** a fair response.

Making your complaint

If **your** complaint relates to a claim on **your** policy, please contact the department dealing with **your** claim. In the case of a claim under Section S - Scheduled airline failure, please refer to the Claims procedures included in that section.

If **your** complaint relates to **your** policy, please contact 0845 519 5959. If however **your** complaint relates to Section S - Scheduled airline failure please contact International Passenger Protection Limited.

Contact Details for Coverwise Sales and Service

The Operations Manager
77-79 High Street
Steyning
West Sussex
BN44 3RE

Tel: 0845 519 5959

Email: Info@coverwise.co.uk

Contact Details for IPP

The Customer Services Manager
International Passenger Protection Limited
IPP House
22-26 Station Road
West Wickham
Kent
BR4 0PR

Tel: 020 8776 3750

Fax: 020 8776 3751

Email: info@ipplondon.co.uk

When **you** make contact please provide the following information:

Your name, address and postcode, telephone number and e-mail address (if **you** have one)

Your policy and/or claim number, and the type of policy **you** hold

The name of **your** insurance agent/firm (if applicable)

The reason for **your** complaint

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

Beyond AXA or International Passenger Protection Limited

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. **You** have six 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.

If **we** cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at the address given below. If International Passenger Protection Limited cannot resolve **your** complaint however, **you** may firstly write to:

Policyholder and Market Assistance
Lloyd's
One Lime Street
London
EC3 7HA

Email: complaints@lloyds.com

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: 0300 123 9123 or 0800 023 4567

Fax: 020 7964 1001

Email : complaint.info@financial-ombudsman.org.uk

Our promise to you

We will

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from complaints to continuously improve **our** service.