



Travel Insurance Policy Summary

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy document is available on request if it is not provided to you with this summary.

Insurers: This travel insurance policy is arranged by UK Underwriting Ltd underwritten by AXA Insurance UK plc.

Main Features and Benefits

What is covered?

description of cover		Multi- and One-Trip	Backpacker	Excesses
1	Cancellation	£1,500	£1,500	£150 or £25 for loss deposit only
	Curtailment			
2	Emergency medical expenses	£5,000,000	£5,000,000	£150
	Emergency repatriation			
	Relatives additional expenses <i>emergency dental treatment</i>			
3	Hospital stay benefit (amount per day)	£300 (£10)	£200 (£10)	Nil
4	Personal accident	£10,000	£5,000	Nil
	<i>Maximum payable in the event of death</i>	£5,000	£5,000	
5	Travel delay (£after 12 hrs delay / £ each 12 hours thereafter/ max)	£20/£10/£100	Not Available	Nil
	Abandonment	£1,500	Not Available	£150
6	Missed departure	£500	£500	£150
7	Personal effects – overall limit	£1,500	£1,000	£150
	<i>-maximum per item, pair or set (see * below)</i>	£200	£100 *	
	<i>-total limit for all valuables (see * below)</i>	£200	£200 *	Nil
	<i>-emergency purchases</i>	£100	£75	
8	Money	£500	£200	£150
	<i>-cash limit</i>	£200	£100	
9	Passport indemnity	£250	£125	Nil
10	Catastrophe Cover	Not available	£250	£150
11	Public liability	£2,000,000	£2,000,000	£150
12	Legal expenses	£10,000	£10,000	£150
Cover under sections 13, 14 & 15 only applies if you have purchased the Multi-trip policy and paid the appropriate premium to include Wintersports				
13	Wintersports – Overall	£300	Not Available	£150
	Max per item, pair or set owned or borrowed	£200		
	Max per item, pair or set hired	£150		
14	Ski Pack	£200	Not Available	£150
15	Piste Closure (amount per day)	£100 (£10)	Not Available	Nil

* Under Backpacker only, Valuables are limited to cameras only, up to £200 per item and in total

One-trip features	
Maximum age at date of departure	55 years
Maximum period any one trip	94 days
Business Travel	Not Covered
Multi-trip features	
Maximum age at inception	55 years
Maximum period any one trip	31 days
Business travel included	No
UK trips	Not Covered
Family members can travel independently	No
Wintersports, subject to payment of extra premium - up to a total maximum of	10 days
Backpacker long stay features	
Maximum age at date of departure	45 years
Maximum period of insurance	18 months
Business Travel	Not Covered



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Types of Policies available and Policy durations

Policies are available for either single trips or on an annual basis for multiple trips. An annual multi-trip policy runs for 12 months from the date specified and provides cover for any number of round trips provided that they do not exceed the maximum duration for any one trip shown in your Insurance Schedule of Benefits. A single trip policy provides cover for the duration of the trip shown in your policy documentation.

Who can be covered

Both single trip and annual multi-trip policies can be arranged for individuals, couples or families, subject to the maximum age limits shown above. A family policy provides cover for up to two adult partners and their dependent children under the age of 18 provided that they are all normally living together in one household. Cover for families shall only apply where the appropriate premium has been paid and where family members travel together and all travellers are named on the policy schedule. On annual multi-trip policies, only the first named insured adult is covered to travel independently.

Significant and/or Unusual Conditions & Exclusions	Relevant policy reference
Health – The policy contains an important Warranty and exclusions relating to existing health conditions	Health warranty, Sections 1 & 2 and Important Note 3
Activities (including Wintersports) – You may not be covered if you are planning to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Wintersports will only be covered if you have paid the appropriate premium. Please check the policy wording and ask us if in any doubt.	General Exclusions 10, 11, 12 & 13 and Important Notes 8 & 10.
Excesses – Most sections are subject to an excess, as shown in the details above. This means each person will have to bear the first amount of each claim.	Insurance Details, most Sections and Important Note 6.
Personal Effects – Claims are paid based on the value at time of loss, not on a “Replacement Cost” or “New-for-Old” basis. Deductions will be made for likely wear, tear and depreciation.	Sections 7 and Important Note 4.
Duty of Care and supervision of your property – There are significant limitations and exclusions of cover for property, including valuables and money, that is left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.	Sections 7, 8 & 9 (including the Special Conditions), General Conditions 5 & 9 and Important Note 7.
Material Facts or changes in circumstance – You must tell us all material facts. A material fact is one that you are aware of and that is likely to influence us in accepting your insurance. This could include the state of your health or that of a close relative or any planned hazardous activities. Changes in circumstance should also be notified at once. Any delay may result in any claim being reduced or declined.	General Conditions 1, 2 and Section 1 condition 1a.
Notification of claims – all claims should be notified at once. Any delay may result in any claim being reduced or declined.	General Conditions 2 & 4 and Section 1 condition 1a

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, as detailed in the policy document. Please note that this right does not apply if your policy is a short term insurance of less than one month in duration.

MAKING A CLAIM

If you require assistance abroad please call the 24 Hour Emergency Assistance service as detailed in the policy on 0845 218 1647 quoting the reference shown on your policy.

If you wish to make a claim please telephone the claims handlers detailed in the policy on 0845 218 1645. Please note that written documentary evidence will be required to support your claim.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please write to the Customer Services Department, Voyager Insurance Services Ltd, 13-21, High Street, Guildford, Surrey, GU1 3DG. If you are still not satisfied, please write to the Head of Claims, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Off Gibraltar Island Road, Leeds, LS10 1HB. If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

AXA Insurance UK plc. is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.