



Travel Insurance

Bronze, Silver, Gold
Policy Summary 2017

keyfacts®

Summary of Cover

This policy summary does not contain full details and conditions of your insurance – you will find these in your policy wording.

This insurance policy is sold, administered and underwritten by AXA Insurance UK plc.

Your Legal expenses and assistance cover is administered by Arc Legal Assistance Ltd.

Remember to review the policy document from time to time to ensure it still meets your needs.

Covers

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

If annual multi trip cover is selected: cover is provided for the 12 month period as stated in the policy schedule. Under annual multi trip policies Section 1 - Cancelling or cutting short a trip cover will start from the date stated in the policy schedule or the time of booking any trip (whichever is the later date).

If single trip cover is selected: cover is provided for the period of the trip and finishes when the trip ends, providing the trip doesn't exceed the period shown in the policy schedule.

Under single trip policies you will be covered under Section 1 - Cancelling or cutting short a trip from the time you purchase the policy.

Various optional covers can be added by paying an additional premium – your policy schedule will show if you selected these options.

Your policy will show which level of cover you have selected (Bronze, Silver, Gold). In the event of a claim, we will pay up to the limits shown in your schedule.

Age eligibility

This policy is not available to anyone aged 75 or over if annual multi trip cover is selected. If you reach the age of 75 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 80 or over.

Table of benefits

The table shows the maximum benefits you can claim for each insured person under each section (unless otherwise stated). Some sections are optional and these are marked* - your policy schedule will show if you selected any of these options.

	Cover	Bronze	Excess	Silver	Excess	Gold	Excess
1	Cancelling or cutting short a trip	£1,000		£2,500		£5,000	
	Pre-paid charges	£100	£150	£200	£100	£300	£50
	Travel abandonment	£1,000		£2,500		£5,000	
2	Emergency medical and repatriation expenses	£10,000,000		£10,000,000		£15,000,000	
	Emergency dental	£500		£750		£1000	
	Hospital benefit daily	£25	£150	£30	£100	£50	£50
	Hospital benefit total	£1000		£1200		£2000	
	Meal expenses daily	£5		£7.50		£10	
	Meal expenses total	£100		£150		£200	
3	Disruption or delay to travel plans	£1,000		£2,500		£5,000	
	Missed departure	£500	£150	£1,000	£100	£1,500	£50
	Delayed departure – initial 12hrs	£20		£40		£50	
	Delayed departure – per 12 hrs after initial 12	£10	N/A	£20	N/A	£25	N/A
	Delayed departure – total	£50		£100		£125	
4	Personal belongings and money	£1,500		£2,000		£2500	
	Single item limit	£150		£250		£500	
	Total valuables limit	£150		£250		£500	
	Delayed baggage	£100	£150	£150	£100	£250	£50
	Important documents	£250		£300		£500	
	Personal money	£250		£500		£750	
	Cash (under 16's)	£50		£50		£50	
	Cash	£200		£300		£500	
5	Legal and liability						
	Legal expenses and assistance	£5,000	£150	£15,000	£100	£25,000	£50
	Personal liability	£1,000,000		£1,500,000		£2,000,000	

Summary of cover

	Cover	Bronze	Excess	Silver	Excess	Gold	Excess
6	Personal accident						
	Death (under 16's)	£2,500	N/A	£2,500	N/A	£2,500	N/A
	Death (16-64)	£5,000		£10,000		£15,000	
	Death (over 64)	£2,500		£2,500		£2,500	
	Loss of sight or limbs	£10,000		£20,000		£30,000	
	Permanent total disablement	£10,000		£20,000		£30,000	
7	Cruise cover*						
	Cabin confinement total	£1,000	N/A	£1,200	N/A	£2,000	N/A
	Cabin confinement daily limit	£25		£30		£50	
	Additional pre-paid charges cover†	£100		£200		£300	
	Additional baggage limit†	£1,500		£2,000		£2,500	
	Additional valuables limit†	£150		£250		£500	
	Additional single article limit†	£150		£250		£500	
8	Golf cover*						
	Golf equipment total	£1,500	£150	£1,500	£100	£1,500	£50
	Hire of golf equipment total	£200	N/A	£200	N/A	£200	N/A
	Hire of golf equipment daily	£40		£40		£40	
	Green fees total	£1,000		£1,000		£1,000	
	Green fees daily	£200		£200		£200	
9	Winter sports cover*						
	Ski equipment total	£1,500	£150	£1,500	£100	£1,500	£50
	Ski equipment single item limit	£500		£500		£500	
	Ski equipment hire total	£300		£300		£300	
	Ski equipment hire daily	£30		£30		£30	
	Ski pack cover	£500		£500		£500	
	Lost lift pass	£150		£150		£150	
	Piste closure total	£100		£100		£100	
Piste closure daily	£20	£20		£20			

† The limits shown for these covers are in addition to the cover provided under this policy as standard. For the baggage, valuables and single article limits, these are in addition to the limits shown under Section 4 - Personal belongings and money. For pre-paid charges, this limit is in addition to the limit shown under Section 1 - Cancellation or cutting short a trip. Excesses apply under sections 1 and 4. No additional excess will be added to these addition cover limits.

Significant or unusual exclusions or limitations

The excess that you have agreed to pay will be shown on your policy schedule. Excesses apply per person, per incident.

Under annual multi trip policies there is no cover for incidents that occur after your maximum trip length limit, your maximum trip length limit will be shown in your schedule.

Any trip that has already begun when you purchase this insurance will not be covered, except when you renew an existing annual multi trip policy which fell due for renewal during the trip.

What is not covered	Location
Applicable to all sections of the policy	
Engaging in sports or activities which are not covered on your policy, there are many sports and activities which are covered as standard under the policy, please refer the Sports and activities section in the policy wording.	Under the “General conditions & exclusions” section of the policy wording
Your wilfully self-inflicted injury or illness, suicide or attempted suicide.	
Your own unlawful action or any criminal proceedings against you.	
Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which you are travelling has advised against all travel (Cover will be excluded under all sections other than claims arising from new FCO advice resulting in you not being able to travel or cutting short the trip before completion, as provided for under Section 1 - Cancelling or cutting short a trip). For example if you book a trip to an area the FCO has advised against all travel and that advice was in place when you booked and you have to claim, no cover will be in place.	

What is not covered	Location
Section 1 – Cancelling or cutting your trip short	
Claims relating to any pre-existing medical conditions unless the conditions have been declared to us and accepted by us as indicated on your policy schedule.	Under “Section 1 - Cancelling or cutting short a trip” of the policy wording
Any claims for redundancy that are voluntary, including compromise agreement or resignation. We will also not cover misconduct or dismissal.	
Circumstances known to you before you purchase your policy or at the time of booking any trip which could reasonably have been expected to lead to cancellation or cutting short of the trip.	
Denied boarding due to your anti-social behaviour, drug use, alcohol or solvent abuse or your inability to provide a valid documents or other documentation required by the Public Transport operator or their handling agents.	

Exclusions or limitations

What is not covered	Location
Section 2 – Medical emergency and repatriation expenses	
Claims relating to any pre-existing medical conditions unless the conditions have been declared to us and accepted by us as indicated on your policy schedule.	Under “Section 2 - Medical emergency and repatriation expenses” of the policy wording
Any form of treatment or surgery which in the opinion of the Emergency Medical 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.	
Expenses incurred in obtaining, replenishing or replacing medication, which you know you will need at the time of departure or which will have to be continued whilst on your trip.	
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.	

What is not covered	Location
Section 3 – Disruption or delay to travel plans	
Any strike or adverse weather that was publicly announced prior to you purchasing your policy or within 7 days of booking any trip. An example of publicly announced adverse weather would be the point which an impending weather event is officially named by the Met Office, Environment Agency or any similar body.	Under “Section 3 - Disruption or delay to travel plans” of the policy wording
Any unused or additional costs incurred by you which are recoverable from: <ul style="list-style-type: none"> a) The providers of the accommodation, their booking agents, travel agent or compensation scheme. b) The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL. c) Your credit or debit card provider or Paypal. 	
Any costs associated with rearranging your travel plans due to the public transport provider changing their scheduled timings which in turn impacts your planned itinerary.	
Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.	

Exclusions or limitations

What is not covered	Location
Section 4 – Personal belongings and money	
Loss, theft of or damage to valuables, cash, important documents or personal money left unattended at any time unless deposited in a safe, safety deposit box or left in locked accommodation.	Under “Section 4 - Personal belongings and money” of the policy wording
Loss, theft of or damage to baggage and sports equipment contained in an unattended vehicle unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.	
Loss, theft or damage: a) Due to delay, confiscation or detention by customs or any other authority, b) To motor accessories (excluding keys which are covered only for a car which is owned by you), c) To tobacco products, tobacco substitutes and perishable goods (such as food and drinks) d) Caused by wear and tear, or e) Mechanical or electrical breakdown.	
Loss or damage due to depreciation (loss in value), variations in exchange rate.	

What is not covered	Location
Section 5 – Legal and liability	
Compensation or legal costs arising directly or indirectly from pursuit of any trade, business or profession or use of mechanically propelled vehicles, aircraft or watercraft.	Under “Section 5 - Legal and liability” of the policy wording

What is not covered	Location
Section 6 – Personal accident	
The benefit for loss of limbs is not payable to you, if the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%)	Under “Section 6 - Personal accident” of the policy wording
The benefit for total permanent disablement is not payable to you until one year after the date you sustain injury due to an accident.	

Exclusions or limitations

What is not covered	Location
Section 7 – Cruise cover	
Loss, theft of or damage to valuables, cash, important documents or personal money left unattended at any time unless deposited in a safe, safety deposit box or left in locked accommodation.	Under “section 7. Cruise cover” of the policy wording
Loss, theft of or damage to baggage and sports equipment contained in an unattended vehicle unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.	
Loss, theft or damage: a) due to delay, confiscation or detention by customs or any other authority; b) to motor accessories (excluding keys which are covered only for a car which is owned by you); c) to tobacco products, tobacco substitutes and perishable goods (such as food and drinks); d) caused by wear and tear; e) caused by mechanical or electrical breakdown	
Loss or damage due to depreciation (loss in value), or variations in exchange rate	

What is not covered	Location
Section 8 – Golf cover	
Loss, theft of or damage to golf equipment left unattended at any time unless left in locked accommodation.	Under “section 8. Golf cover” of the policy wording
Loss, theft of or damage to golf equipment contained in an unattended vehicle unless it is in a secure baggage area (being a locked boot, luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.	
Loss or damage caused by wear and tear, depreciation (loss in value), or variations in exchange rate.	

What is not covered	Location
Section 9 – Winter sports	
Any claim for ski equipment where the policy doesn't cover the activity which you are taking part in.	Under “section 9. Winter sports” of the policy wording
Loss, theft of or damage to ski equipment left unattended at any time unless deposited in a safe, safety deposit box or left in locked accommodation	
Loss, theft of or damage to ski equipment contained in an unattended vehicle unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.	
The closure or impending closure of the skiing facilities in your resort having been publicly announced by the date you purchased this insurance or at the time of booking any trip.	
Any circumstances where transport costs, compensation or alternative skiing facilities are provided to you.	

Exclusions or limitations

Conditions


The policy wording gives details of your cover and should be read in conjunction with your schedule. The schedule will provide information relating to the covers provided and policy limits.

Automatic renewals on annual multi trip policies

By purchasing this policy you provide us with the consent to set up a continuous payment authority. This means we are authorised to automatically renew your policy and apply for renewal payments from your account every year, even if your card has expired, until you instruct us to stop.

Each year we will contact you in advance by SMS and email at least 21 days before your renewal to remind you that this is happening.

How to opt-out of automatic renewals

If you do not want this policy to automatically renew email us at travel.help@axainsurance.com or call us on  **0330 024 1307**

Your right to cancel

Single trip policies

You can cancel this policy within 14 days from the date of purchase or receipt of your policy documents whichever is later. If you cancel this policy back to the date of purchase you will receive a full refund, providing you have not travelled or made a claim. This will have the same effect as if there had never been any cover or protection from this policy.

There will be no return of premium in any other circumstances.

Annual multi-trip policies



You can cancel this policy within the first 14 days of your policy start date or receipt of your policy documents which is later. If you cancel this policy back to the start date you will receive a full refund, providing you have not travelled or made a claim. This will have the same effect as if there had never been any cover or protection from this policy.

There will be no return of premium in any other circumstances.

To cancel, call us on  **0330 024 1307**.

Claim notification

24hr Emergency and medical assistance helpline:  **+44 (0)1737 815626**

To make a claim contact  **0330 024 1308** (except for Legal expenses where you should contact:  **0330 024 1309**).

Complaints

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

If your complaint relates to your policy please contact the AXA Help Team by email to complaints@axainsurance.com

If your complaint relates to a claim on your policy you should contact the department dealing with your claim.

Should you remain dissatisfied, you may be eligible to refer your case to the Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc is 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 circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Non-payment of premiums

Where we have been unable to collect a premium payment we will contact you in writing to request payment within 7 days. If we do not receive payment by this date we will write to you again notifying you that payment has not been received and give you a further 7 days to pay the outstanding amount. If payment is not received by that date we will seek to recover all monies and may:

- cancel your policy with immediate effect;
- refuse to pay any pending claims on your policy/policies ;
- refer details of your policy to our debt collection agencies that will seek to recover all monies on our behalf and may record this outstanding debt.