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Travel Insurance

Policy summary – 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.

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.

Level of cover – your policy will show which level of cover you have selected (Basic, Essential or Premier).

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.

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

- 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.

Table of benefits

	Basic Cover	Excess	Essential Cover	Excess	Premier Cover	Excess
A Emergency Medical & Repatriation	£1,000,000	£125	£5,000,000	£75	£10,000,000	£25
Dental expenses limit	£500		£500		£500	
Funeral expenses limit	£2,500		£2,500		£2,500	
B Personal Accident	£5,000	Nil	£15,000	Nil	£25,000	Nil
Death	£2,000		£5,000		£10,000	
Loss of sight or limbs	£5,000		£15,000		£25,000	
Permanent Total Disablement	£5,000		£15,000		£25,000	
C Cancelling or cutting your trip short	£750	£125	£1,500	£75	£5,000	£25
D Missed Departure	n/a	n/a	£500	£75	£1,000	£25
E Travel Disruption*	n/a	n/a	£1,500	£75	£5,000	£25
F Personal money, passport & documents	n/a	n/a	£250	£75	£500	£25
Cash	n/a		£250		£500	
Passport & documents	n/a		£250		£500	
G Personal possessions & baggage*	£750	£125	£1,500	£75	£2,000	£25
Single item limit	£100		£200		£350	
Valuables limit	£200		£300		£500	
Delayed baggage	£50		£100		£150	
H Sports Equipment*	n/a	n/a	£1,000	£75	£2,000	£25
I Personal Liability	£1,000,000	£125	£1,500,000	£75	£2,000,000	£25
J Legal Expenses*	£5,000	£125	£15,000	£75	£25,000	£25

Significant or unusual limitations or what is not covered

- The excess that you have agreed to pay will be shown on your policy schedule. Excesses apply per person, per claim incident, per section of the policy wording.
- 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 when 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

- There are a number of sports, activities and winter sports that are not covered - please see paragraphs 3, 4, and 5 in the What is not covered - applicable to all sections of the policy in the policy wording.
- Wilful, self inflicted injury, suicide, drug use, alcohol or solvent abuse.
- 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 Section E – Travel Disruption).

AXA general insurance policies are underwritten by AXA Insurance UK plc and provided by Swiftcover Insurance Services Ltd. AXA Insurance UK plc is registered in England & Wales no 78950, FSA ref 202312. Swiftcover Insurance Services Limited is registered in England & Wales no 05298352, FSA ref 315373. Both companies are authorised and regulated by the Financial Services Authority (FSA).

Both companies are wholly owned subsidiaries of AXA UK plc, part of the global AXA Group, and have their registered office at 5 Old Broad Street, London, EC2N 1AD.

What is not covered under Section A – Emergency medical and repatriation

- 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.
- Treatment or surgery which in the opinion of the medical practitioner in attendance, 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 recommended inoculations have not been undertaken.

What is not covered under Section C – 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.
- 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.

What is not covered under Section D – 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.

What is not covered under Section E – Travel Disruption

- 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.

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 possessions and 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 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, sports equipment and other items are excluded - see your policy wording for the full list.

Please note that single article and valuables limits apply.

What is not covered under Section I – Personal liability

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

Annual policies automatically renew

In order to ensure continuous cover, we will keep your payment details so we can continue to deduct premiums when we renew your policy. Each year we will email you in advance to remind you that this is happening. If you do not want to renew this policy, all you need to do is call us on **0844 874 0360*** to let us know before the renewal date.

Statutory cancellation rights

You may cancel this policy within 14 days of buying the policy by phoning: **0844 874 0360***

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.

We reserve the right to charge a £15 cancellation fee.

Cancellation outside the statutory period

You may cancel this policy at any time after the **cancellation period** by calling **0844 874 0360***. If **you** cancel after the **cancellation period** no premium refund will be made.

Claim notification

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

To make a claim contact **0844 874 0361*** (except for Legal expenses where you should contact **0844 874 0362***).

Making a complaint

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to

Complaints Department
AXA Insurance
P.O. Box 925
9 Fudan Way
Stockton-on-Tees
TS19 1NL

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

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

Tel: 0845 080 1800

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).

* All 0844 calls will be charged at local rate from BT landlines. Calls from other networks or from outside the UK may vary.