



Travel Insurance

Bronze, Silver, Gold

Policy Wording

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Travel insurance

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Guide to your policy wording

Information just a click away

To go straight to the section you are interested in simply go to the '[Contents page](#)' and click on the [underlined words](#). You will also find other '[underlined words](#)' in the document. You can click on these to help you get to key sections.

To return to the start of this policy wording just press the 'Go to Contents page' link at the bottom of each page.

Definitions

Throughout the policy wording there are defined words or phrases that have a [dotted underline](#). These are definitions of the policy and have a specific meaning wherever they are used. You can click on these words to jump to the definition of the word or phrase in the [Definitions section](#) of this policy where the meaning is explained.

On some occasions definitions will be included in the wording content to make it easier to understand. An example for [baggage](#) is shown below:



Baggage

Any items including [sports equipment](#) which belong to you that are worn, used or carried by you during a [trip](#) (but excluding [valuables](#), [golf equipment](#), [ski equipment](#) and [personal money and important documents](#)).

How to read your policy wording

The terms and conditions of your policy will be set up like this:

What your policy covers	What your policy does not cover
The left side explains in detail what you're covered for in each section of the policy wording.	The right side details the circumstances where the left side cover is restricted.

This policy wording contains all of the covers and options we offer. Your schedule will show the travel insurance covers and options you have chosen and the cover limits. Please read the policy wording together with your schedule.

Help

Throughout the policy we will provide additional help in the form of:



Important notes:

These will provide useful information and advice



What does this mean?:

We will explain some of the more complicated legal language in plain English, providing helpful examples where appropriate.



Top tips:

These will be ideas and suggestions to help you get the best from your insurance.

Printing

Your policy wording has been designed to be read on screen. You can print it if you prefer, but because it's a long document you may wish to print in black and white, and use the 'Contents page' to only print the sections you need.

Your policy

If you have any queries about your cover, you can call us on the number listed in the [Important telephone numbers](#) section.

Please make sure you have your policy number when you call. We want you to get the most from your policy and to do this you should:

- read your policy wording and make sure you are covered for the sort of losses/incidents you think might happen;
- make sure that you understand the exclusions and conditions which apply to your policy because if you do not meet these conditions it may affect any claim you make.

Keep your details correct and up to date

If you need to make any changes to the details contained in your policy schedule, you should contact us soon as possible. We will then advise if those changes can be made and whether any additional premium is required. In particular, you should let us know if any of the following change:

- Your address
- Your travel destinations/regions
- Your date of departure or return (single trip policies only)
- If any insured person will be doing any sports or activities not listed in the '[Sports and activities](#)' section

Any changes in your circumstances will be subject to eligibility. We may require you to pay an additional premium before making a change to your policy. If you are no longer eligible for this policy, we may cancel your policy by giving you 21 days' notice in writing to the last known address we have for you.

If you are in any doubt please ask us. [☎ 0330 024 1307](tel:03300241307)



Top tip:

This policy covers certain situations as described in this policy wording. Not everything is covered. Some of the important things that aren't covered are:

- *Pre-existing medical conditions (unless you have contacted us and we have accepted them in writing). See [Pre-existing medical conditions](#).*
- *Things listed in [General conditions and exclusions](#).*
- *Things listed under 'What is not covered' in each section.*

If we don't state that something's covered, you should assume that it isn't. If you are unsure, feel free to ask us. [☎ 0330 024 1307](tel:03300241307)



Important note:

Here are some of the important conditions which apply to your policy.

- *Where you have selected an annual multi-trip policy the maximum duration of any one trip will be shown in your schedule. Any claim for incidents which occur after the maximum trip length will not be covered. However, your policy will automatically extend to provide cover if you are unable to return home by the end of the insurance period due to the death, injury or illness of you, or a public transport delay which is covered under the policy.*
- *Your policy is valid for UK travel where you have at least 2 nights pre-booked accommodation.*
- *Your policy covers only persons permanently resident in the UK and registered with a UK medical practitioner.*
- *Claims will only be considered if the cause of the claim falls within the insurance period.*
- *Your children are only covered if they are named on the policy schedule and when travelling with you or a responsible adult.*

For more details see [General conditions and exclusions](#).

Travel Insurance

This policy wording contains all of the covers and options we offer. Your schedule shows the travel insurance covers and options you have chosen and the corresponding cover limits. Please read the policy wording together with your schedule.

This area details the covers and exclusions of your core travel insurance. Later areas detail the optional covers. There is also a [Claims](#) area that details what to do in the event of a claim under each section listed here.

The sections of your core travel insurance are:

- [Section 1 - Cancelling or cutting short a trip](#)
- [Section 2 - Medical emergency and repatriation](#)
- [Section 3 - Disruption or delay to travel plans](#)
- [Section 4 - Personal belongings and money](#)
- [Section 5 - Legal expenses and personal liability](#)
- [Section 6 - Personal accident](#)

What your policy covers

What your policy does not cover

Section 1 - Cancelling or cutting short a trip

We will pay you up to the limit in your schedule for:

- Cancellation - your proportion only of your irrecoverable unused travel and accommodation costs and other pre-paid charges if you have to cancel your trip;
- Cutting short your trip - your proportion only of your unused travel and accommodation costs and other pre-paid charges together with any reasonable additional travel costs and expenses if you have to cut short your trip.

The reasons covered are:

- The death, injury due to an accident, illness, disease, or pregnancy complication, of you, your travel companion, your close relative or your business associate.
- You or your travel companion being called as a witness at a court of law, for jury service, or the police or other authorities requesting you to stay at or return home.
- Redundancy of you or your travel companion.
- You or your travel companion have leave withdrawn and is a member of the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government.
- Either of the following events happening outside the UK:
 - A terrorist event occurs whilst on your trip or within 14 days of your planned departure and the location of your booked accommodation is within 40 miles of the terrorist event.
 - 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 due to a terrorist event, 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.
 - The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country in which you are travelling advising against all travel, or all but essential travel, to the area you are travelling to/in.

Important note:

We list here the exclusions relating to this specific cover. However, there are [General conditions and exclusions](#) which apply to all sections of the policy.

- The excess.
- Any claim where you have been unable to evidence your loss.
- 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.
- The cost of your unused original tickets where you or we have paid for you to come home following cutting short your trip. In addition, if you have not purchased a return ticket, we will deduct the cost of an economy flight (based on the cost on the date you come home) from any costs we have incurred whilst returning you to your home.
- The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
- Pre-existing medical conditions as described in [Pre-existing medical conditions](#).
- Any claims for redundancy that are voluntary, including compromise agreement or resignation. We will not cover any claims following dismissal for misconduct.
- Costs paid for using any reward scheme (for example, Avios or supermarket loyalty points) unless evidence of specific monetary value can be provided.
- Any property maintenance costs or fees incurred by you as part of your involvement of a timeshare or holiday property bond scheme.
- Any cancellation claims relating to loss or theft of your passport or visa if left unattended at any time, unless stored securely in your home. During your trip you will not be covered to cut short your trip due to loss of your passport unless it was deposited in a safe, safety deposit box or left in locked accommodation.

Table continues over page

What your policy covers

What your policy does not cover

Section 1 - Cancelling or cutting short a trip (cont.)

- Insolvency of, or a catastrophe involving, the accommodation providers or their booking agents.
- Theft of your passport and/or visa within the 72 hours before your scheduled time of departure if you are due to travel outside your home area or during your trip meaning you are unable to continue your trip.
- For cancellations only, where no suitable alternative public transport is provided within 12 hours of the scheduled time of departure following delay or cancellation of your public transport, or you being involuntarily denied boarding (because there are too many passengers for the seats available).

Claims will be calculated on the number of nights of your trip you missed due to your early return or the number of nights which you were hospitalised, quarantined or confined to your accommodation.

Claims for hospitalisation or being confined to your accommodation for more than 24 hours, will be paid for the ill/injured/quarantined/confined insured person only, but where we or the Emergency Medical Assistance Service agree for another insured person (including any children travelling with them) to stay with you, we will also pay for that insured person's proportion only of any unused travel and accommodation costs and expenses, including excursions (limits listed in your policy schedule) they have not used by remaining with you.



Top tip:

The purpose of this section is to help you if you have to cancel or cut short your trip as a result of one of the reasons listed above. Under certain circumstances, your tour operator or transport provider may be responsible for refunding your costs. If the loss you have suffered is covered by the compensation scheme of your tour operator or transport provider we will not provide cover for it under this policy. You may also be covered by your credit/debit card provider under the Consumer Credit Act if the services you've paid are not provided as agreed e.g. if the company becomes insolvent.

Alternatively, European Union (EU) regulation establishes the minimum rights for air passengers to ensure they are treated fairly and you may be entitled to compensation from your airline in the event of one of the following:

- 1) Denied boarding - have you been denied boarding because the airline did not have enough seats on the flight?
- 2) Cancelled flight - has your flight been cancelled?
- 3) Long delays - has your flight been delayed for two hours or more?
- 4) Baggage - has your checked-in baggage been damaged, delayed or lost?
- 5) Injury and death by accident(s) - have you been injured during your flight?
- 6) Package holidays - did you get what you booked?

For full details of your entitlements, visit <http://ec.europa.eu/transport/themes/passengers/air/>



Important note:

There is useful guidance and information about making claims under [Claims](#)

- Any unused or additional costs incurred by you which are recoverable from:
 - the providers of the accommodation, their booking agents, travel agent or compensation scheme;
 - the providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL;
 - your credit or debit card provider or Paypal.
- Stress, anxiety, depression or any other mental or nervous disorder that you are suffering from unless you have declared them to us (and we have confirmed cover in writing) or in the case of a new diagnosis you are under the care of a Community Mental Health Team or a consultant specialising in the relevant field.
- Denied boarding due to your anti-social behaviour, drug use, alcohol or solvent abuse or your inability to provide valid important documents required by the public transport operator or their handling agents.
- Pregnancy without any accompanying pregnancy complication.



What does this mean?:

This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

- Anything mentioned in [General conditions and exclusions](#)

What your policy covers

What your policy does not cover

Section 2 - Medical emergency and repatriation expenses

We will pay you up to the limit in your schedule for the items shown below which are necessarily incurred during a trip as a result of you suffering unforeseen injury due to an accident, illness, disease and/or compulsory quarantine.

- Emergency medical, surgical, hospital, ambulance and medical fees and charges incurred outside of your home area.
- Emergency dental treatment for the immediate relief of pain only incurred outside of your home area.
- An allowance for every complete 24 hour period you are in hospital or confined to your accommodation on the advice of a medical practitioner and contribution towards meal expenses for a nominated person who is staying or travelling with you (the excess does not apply to this benefit).
- Costs of telephone calls to and from the Emergency Medical Assistance Service notifying and dealing with the problem.
- The cost of taxi fares for your travel to or from hospital relating to your admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for you.
- If you die outside your home area the cost of funeral expenses abroad plus the cost of returning your ashes or your body to your home. If you die on a trip within your home area the reasonable additional cost of returning your ashes or body to your home.
- Additional transport and/or accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay beyond your scheduled return date. This includes, with the prior authorisation of the Emergency Medical 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 UK or escort you home. Also, additional travel expenses to return you to your home or a suitable hospital nearby if you cannot use the return ticket.
- With the prior authorisation of the Emergency Medical 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 used on the outward journey unless the Emergency Medical Assistance Service agrees otherwise. If the Emergency Medical Assistance Service confirms an alternative method of travel is required this will only apply for the ill or injured insured person.

Important note:

We list here the exclusions relating to this specific cover. However, there are [General conditions and exclusions](#) which apply to all sections of the policy.

You should also refer to [Pre-existing medical conditions](#).

- The excess.
- Any claim where you have been unable to evidence your loss.
- Any claim caused by participating in a sport or activity where the policy does not cover the sport or activity in which you are taking part.
- Any claim caused by participating in winter sports where [Section 9 winter sports](#) has not been purchased, or where the policy does not cover the sport or activity in which you are taking part.

What does this mean?:

There are many [Sports and activities](#) which are covered as standard under the policy. Other sports and activities, including [winter sports](#) can be added for an additional charge.

- Pregnancy without any accompanying pregnancy complication.

What does this mean?:

This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

- The cost of your unused original tickets where you or we have paid for you to come home following cutting short your trip or had to extend your trip. In addition if you have not purchased a return ticket, we will deduct the cost of an economy flight (based on the cost on the date you come home) from any costs we have incurred whilst returning you to your home.
- Any claims arising directly or indirectly from:
 - the cost of treatment or surgery, including exploratory tests, which are not related to the injury due to an accident or illness which necessitated your admittance to hospital;
 - any expenses which are not usual, reasonable or customary to treat your injury due to an accident, illness or disease;
 - 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;

Table continues over page

Section 2 - Medical emergency and repatriation expenses (cont.)

Top Tip :

- 1) *The purpose of this section is to help you if you require unforeseen emergency medical treatment whilst on a trip. Under certain circumstances, you may be covered by a reciprocal health agreement.*

For EU, EEA (European Economic Area) and Switzerland visit <http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the-ehic.aspx> or  **0300 330 1350**

For Australia, visit dh.gov.au/travellers.


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. For more information, visit <https://www.humanservices.gov.au/individuals/enablers/rhca-health-care-visitors-australia>

New Zealand

UK citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing medical condition or a new condition arises, then a medical practitioner must agree in each case that prompt treatment is needed before your trip ends, if treatment is to be provided under the Reciprocal Health Agreement. You will also need to show your UK passport. You will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.



Important Note:

There is useful guidance and information about making claims under [Claims](#).

- 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;  2

Top Tip:

- 2) *Where possible and with the agreement of your medical practitioner, you should always travel with plenty of extra medication in case of travel delays.*

- additional costs arising from single or private room accommodation;
- treatment or services provided by a health spa, convalescent, physiotherapist or nursing home or any rehabilitation centre unless agreed by the Emergency Medical Assistance Service;
- any costs incurred by you to visit another person in hospital or costs incurred by others to visit you in hospital;
- any expenses incurred after you have returned to your home area;
- any expenses incurred in the UK:
 - for private treatment, or
 - which are funded by, or are recoverable from the health authority in your usual country of residence, or
 - which are funded by a reciprocal health agreement between these countries and/or islands.  1
- 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;  3

Top Tip:

- 3) *The NHS provides help and advice on what inoculations and vaccines that you should take before travelling. For more information, visit nhs.uk/Conditions/Travel-immunisation/Pages/Introduction.aspx*

- any expenses incurred after the date on which we attempt to move you from one hospital to another and/or arrange for your repatriation, but you decide not to be moved or repatriated.
- Anything mentioned in [General conditions and exclusions](#).

Section 3 - Disruption or delay to travel plans

We will pay you up to the limit in your schedule for certain disruptions to your travel plans shown below.

- If you fail to arrive at the departure point in time to board the public transport on which you are booked to travel as a result of:
 - the failure of other public transport;
 - an accident to or breakdown of the vehicle in which you are travelling;
 - an accident, breakdown or an unexpected traffic incident happening which causes an unexpected delay;
 - adverse weather conditions.
 - Strike or industrial action

We will pay you for reasonable additional accommodation (room only) and public transport costs (economy only) so that you may continue your trip.

- If you arrive later than planned at your destination due to a delay of public transport we will pay an amount per traveller for each full 12 hour delay you suffer (to help you pay for telephone calls and meals and refreshments purchased during the delay). No excess applies to this benefit.
- If your trip is disrupted as a result of a catastrophe or the insolvency of the accommodation provider, transport provider or their booking agents, we will pay you up to your limit for your reasonable additional accommodation and public transport travel expenses (up to the standard of your original booking) so that you may continue your trip.

Top Tip:

The purpose of this section is to help you if you have to cancel or cut short your trip as a result of one of the reasons listed above. Under certain circumstances, your tour operator or transport provider may be responsible for refunding your costs. If the loss you have suffered is covered by the compensation scheme of your tour operator or transport provider we will not provide cover for it under this policy. You may also be covered by your credit/debit card provider under the Consumer Credit Act if the services you've paid are not provided as agreed e.g. if the company becomes insolvent.

Alternatively European Union (EU) regulation establishes the minimum rights for air passengers to ensure they are treated fairly and you may be entitled to compensation from your airline in the event of one of the following:

- 1) Denied boarding - have you been denied boarding because the airline did not have enough seats on the flight?
- 2) Cancelled flight - has your flight been cancelled?
- 3) Long delays - has your flight been delayed for two hours or more?
- 4) Baggage - has your checked-in baggage been damaged, delayed or lost?
- 5) Injury and death by accident(s) - have you been injured during your flight?
- 6) Package holidays - did you get what you booked?

For full details of your entitlements, visit <http://ec.europa.eu/transport/themes/passengers/air/>

Important Note:

There is useful guidance and information about making claims under [Claims](#).

Important note:

We list here the exclusions relating to this specific cover. However, there are [General conditions and exclusions](#) which apply to all sections of the policy.

- The excess.
- Any claim where you have been unable to evidence your loss.
- The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
- Any strike or adverse weather that was publicly announced prior to you purchasing your policy or within 7 days of booking any trip.

What does this mean?:

What is a publically announced adverse weather event? For example, when the Met Office or Environment Agency officially name an impending storm etc.

- Any unused or additional costs incurred by you which are recoverable from:
 - the providers of the accommodation, their booking agents, travel agent or compensation scheme;
 - the providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL;
 - your credit or debit card provider or Paypal.
- 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.
- Claims arising from:
 - breakdown of any vehicle owned by you which has not been maintained in accordance with the manufacturer's instructions or in the event of an accident or breakdown where repairers report is not provided;
 - any costs incurred as a result of you not planning your journey correctly. You must allow enough time to complete your journey and arrive at the time stipulated by the travel provider;
 - any property maintenance costs or fees incurred by you as part of your involvement of a timeshare or holiday property bond scheme are not covered.
- 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.
- Anything mentioned in [General conditions and exclusions](#).

What your policy covers

What your policy does not cover

Section 4 - Personal belongings and money

We will pay up to the limit on your schedule if your suitcases (or containers of a similar nature), and their contents are lost, stolen or damaged due to the events shown below.

- Accidental loss damage or theft of baggage, valuables, sports equipment, important documents, personal money or cash whilst on your trip.

Important Note:

Single article limit

We will only pay you up to the single article limit as stated in your policy schedule for any one article, pair or set of articles.

- Replacement of essential items if your baggage is lost in transit due to carrier error during the outward journey for more than 12 hours. The amount paid under this benefit will be deducted from your baggage limit following permanent loss of items.
- Replacement of your important documents which have been lost, damaged or stolen whilst outside your home area. This is to enable you to return home or continue your trip.

What does this mean?:

The intention of this is to help pay for travel and accommodation costs in getting to the embassy to obtain suitable replacements. You must check whether any temporary documentation will enable you to continue your planned trip.

Important Note:

There is useful guidance and information about making claims under [Claims](#).

Important note:

We list here the exclusions relating to this specific cover. However, there are [General conditions and exclusions](#) which apply to all sections of the policy.

- The excess.
- Any claim where you have been unable to evidence your loss.
- Any claim for sports equipment where the policy does not cover the sport or activity in which you are taking part.

What does this mean?:

There are many [Sports and activities](#) which are covered as standard under the policy. Other sports and activities can be added for an additional charge.

- Any claim for golf equipment unless [Section 8 - Golf cover](#) has been selected, or ski equipment unless [Section 9 - Winter sports cover](#) has been selected. Your schedule will show if you have purchased these optional covers.
- 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.
- 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 (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:
 - due to delay, confiscation or detention by customs or any other authority;
 - to motor accessories (excluding keys which are covered only for a car which is owned by you);
 - to tobacco products, tobacco substitutes and perishable goods (such as food and drinks);
 - caused by wear and tear;
 - caused by mechanical or electrical breakdown.
- Loss or damage due to depreciation (loss in value), or variations in exchange rate.
- Anything mentioned in [General conditions and exclusions](#).

Section 5 - Legal expenses and personal liability

Section 5a. Legal expenses

We will pay up to the limit in your policy schedule for legal costs to pursue a civil action for compensation against someone else who causes you bodily injury, illness or death.

What does this mean?:

The purpose of the Legal expenses and assistance section is to help you in the event you need to claim compensation if someone else causes you illness, injury or death.

DEFINITION:



Bodily injury

An identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Important Note:

There is useful guidance and information about making claims under [Claims](#).

Important Note:

We list here the exclusions relating to this specific cover. However, there are [General conditions and exclusions](#) which apply to all sections of the policy.

We shall not be liable for:

- the excess as shown in your policy schedule;
- any claim where, in the opinion of Arc Legal Services, there is insufficient prospect of success in obtaining reasonable compensation;
- legal costs and expenses incurred in pursuit of any claim against us, AXA Assistance or their agents, someone you were travelling with, a person related to you, or another insured person;
- legal costs and expenses incurred prior to our written acceptance of the case;
- any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;
- any claim where legal costs and expenses are variable depending on the outcome of the claim;
- legal costs and expenses incurred if an action is brought in more than one country;
- any claim, where in the opinion of Arc Legal Services, the estimated amount of compensation payment is less than £1,000 for each insured person;
- travel, accommodation and incidental costs incurred to pursue a civil action for compensation;
- the costs of any appeal;
- claims by you other than in your private capacity;
- we will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America;
- anything mentioned in [General conditions and exclusions](#).

Table continues over page

Section 5 - Legal expenses and personal liability (cont.)

Section 5b. Personal liability

We will pay you up to the limit listed in your schedule (including legal costs and expenses) against any amount you become legally liable to pay as compensation for:


- An accident which results in injury, death, illness or disease to any person who is not in your employment or who is not a close relative or residing with you;
- loss of or damage to property that does not belong to and is neither in the charge of nor 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.

What does this mean?:

The purpose of the personal liability section is to help you in the event you are found liable for damage to someone else's property or cause another person illness, injury or death.

Important Note:

If you receive a letter from a solicitor about a legal claim being made against you following your trip, please take the following steps:

- Don't reply to the letter, take any blame or reach any agreement with those holding you responsible for injury or damage to their property.
- Call us on  **0330 024 1308** as soon as you can.
- Send us as soon as you can the letter, plus any related claim form, application notice, legal document or other correspondence sent to you or your family.

We'll investigate the claim and keep you updated.

Important Note:

There is useful guidance and information about making claims under [Claims](#).

Important Note:

We list here the exclusions relating to this specific cover. However, there are [General conditions and exclusions](#) which apply to all sections of the policy.

- The excess.
- Any claim where you have been unable to evidence your loss.
- Compensation or legal costs arising directly or indirectly from:
 - liability which has been assumed by you under agreement (such as a hire agreement) unless the liability would have existed without the agreement;
 - pursuit of any business, trade, profession or occupation or the supply of goods or services;
 - ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes);
 - the transmission of any contagious or infectious disease or virus;
 - participating in a sport or activity where the policy does not cover the sport or activity in which you are taking part.
 - participating in a winter sport where [Section 9. Winter sports](#) has not been purchased, or where the policy does not cover the sport or activity in which you are taking part.
 - your ownership, care, custody or control of any animal;
 - any claim where the incident occurred within the UK.
- Anything mentioned in [General conditions and exclusions](#).

Section 6 - Personal accident

We will pay one of the personal accident benefits shown in your schedule if you sustain injury due to an accident which has solely and independently of any other cause, within two years of the incident, resulted in your death, loss of limb, loss of sight or permanent total disablement.

What does this mean?:

The purpose of this section is to provide you with a financial lump sum in the event you suffer permanent total disablement, loss of sight, loss of a limb or death as a result of an accident during your trip. This section will not be applicable if you suffer any of these as the result of an illness.

DEFINITIONS:



Loss of limb

Loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.



Loss of sight

The total and irrecoverable loss of sight which shall be considered as having occurred:

- in both eyes, if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what you should see at 60 metres).



Permanent total disablement

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of your life and is certified by a registered medical practitioner, to the reasonable satisfaction of our Chief Medical Officer, and which prevents you from engaging in any work or occupation for remuneration or profit.

Important Note:

There is useful guidance and information about making claims under [Claims](#).

Important Note:

We list here the exclusions relating to this specific cover. However, there are [General conditions and exclusions](#) which apply to all sections of the policy.

- Any claim where you have been unable to evidence your loss.
- Any claim where you are participating in a sport or activity where the policy does not cover the sport or activity in which you are taking part.
- Any claim where you are participating in a winter sport where [Section 9. Winter sports](#) has not been purchased, or where the policy does not cover the sport or activity in which you are taking part.
- Benefit is not payable to you:
 - under more than one of benefit;
 - for loss of limbs, if the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%);
 - for permanent total disablement until one year after the date you sustain injury due to an accident.
- The benefit for death will be paid to the deceased insured person's estate.
- Anything mentioned in [General conditions and exclusions](#).

Section 7 - Cruise cover upgrade

Cruise cover upgrade is a cover option you can add to your travel insurance. It provides extra protection for you when you are on a cruise.

★ Important Note:

You will not receive the increased covers listed below unless you have added this section to your policy before the incident that led to the claim. Your schedule will show if you have purchased this option.

Cruise cover upgrade can be added to your policy at any time through your [AXA Account](#).

What your policy covers

The following covers will have their limits increased as shown in Section 7 - Cruise cover upgrade of your schedule.

- The total baggage limit.
- The maximum that we will pay for any single article, pair or set of articles.
- The total for all valuables.
- The total we will pay under pre-paid charges. Additionally, this will include unused pre-paid shore trips missed, as a result of the ship on which you are travelling being unable to dock at the scheduled destination or as a result of you being confined by the ship's medical officer to your cabin for medical reasons during your trip.
- An allowance for every complete 24 hour period you are confined to your cabin on the advice of the ship's medical officer (the excess does not apply to this benefit). A maximum limit applies.

★ Important Note:

There is useful guidance and information about making claims under [Claims](#).

What your policy does not cover

★ Important Note:

We list here the exclusions relating to this specific cover. However, there are [General conditions and exclusions](#) which apply to all sections of the policy.

- The excess.
- Any claim where you have been unable to evidence your loss.
- Any claim for sports equipment where the policy does not cover the sport or activity which you are taking part in.

? What does this mean?:

There are many Sports and activities which are covered as standard under the policy. Other sports and activities can be added for an additional charge.

- Any claim for golf equipment unless [Section 8 - Golf cover](#) has been selected, or ski equipment unless [Section 9 - Winter sports cover](#) has been selected. Your schedule will show if you have purchased these optional covers.
- 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.
- 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 (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:
 - due to delay, confiscation or detention by customs or any other authority;
 - to motor accessories (excluding keys which are covered only for a car which is owned by you);
 - to tobacco products, tobacco substitutes and perishable goods (such as food and drinks);
 - caused by wear and tear;
 - caused by mechanical or electrical breakdown.
- Loss or damage due to depreciation (loss in value), or variations in exchange rate.
- Anything mentioned in [General conditions and exclusions](#).

Section 8 - Golf cover

Golf cover is a cover option you can add to your travel insurance. It provides extra cover if you accidentally damage your golf clubs, including money to hire replacements and additional cost for green fees if you have to cancel or cut short your trip.

 **Important Note:**

You will not receive the covers listed below unless you have added this section to your policy before the incident that led to the claim. Your schedule will show if you have purchased this option. Golf cover can be added to your policy at any time through your [AXA Account](#).

What your policy covers

- We will pay you an amount shown in your schedule, for any irrecoverable unused green fees which you have paid or are required to pay if you have to cancel or cut short a trip as a result of any of the events detailed under “What is covered” [Section 1 - Cancelling or cutting short a trip](#)
- We will pay you up to the amount shown in your schedule for the accidental loss, theft, or damage to golf equipment.
- We will pay you the amount shown in your schedule, to hire replacement golf equipment as a result of the accidental loss, theft or damage to your golf equipment.
- We will pay you the amount shown in your schedule, to hire replacement golf equipment due to your golf equipment being temporarily lost while in transit for more than 12 hours during the outward journey of your trip.

 **Important Note:**

There is useful guidance and information about making claims under [Claims](#).

What your policy does not cover

 **Important Note:**

We list here the exclusions relating to this specific cover. However, there are [General conditions and exclusions](#) which apply to all sections of the policy.

- The excess.
- Any claim where you have been unable to evidence your loss.
- Loss, theft of or damage to golf equipment left unattended at any time unless left in locked accommodation.
- 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 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 or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage caused by wear and tear, depreciation (loss in value), or variations in exchange rate.
- Anything mentioned in [General conditions and exclusions](#)

Section 9 - Winter sports cover

Winter sports cover is a cover option you can add to your travel insurance. It provides extra cover while you are skiing or taking part in other winter sports for accidental damage to your winter sports equipment, and other additional costs as detailed below.

★ Important Note:

You will not receive the covers listed below unless you have added this section to your policy before the incident that led to the claim. Your schedule will show if you have purchased this option. Winter sports cover can be added to your policy at any time through your [AXA Account](#).

What your policy covers

DEFINITION:



Winter sports

- Dry slope skiing
- Ice hockey
- Ice skating
- Glacier walking
- Kick sledging
- Ski-blading
- Ski-dooing
- Skiing
- Skiing – cross country
- Skiing – mono
- Skiing – Nordic
- Skiing – off-piste within resort boundaries
- Sledging
- Sledging as a passenger, pulled by horse, reindeer or dogs
- Snow biking
- Snowboarding
- Snow bobbing
- Snow carting (no liability cover)
- Snow mobiling (no liability cover)
- snow shoe walking
- Tobogganing

If not listed above, the sport or activity is not covered under this policy.

We will pay you up to the limit in your schedule for the items listed under [Section 2 Medical emergency and repatriation expenses](#) which are necessarily incurred whilst participating in a winter sports activity covered under this section.

We will pay you up to the limit in your schedule for the items listed under [Section 5b Personal liability](#) which occur whilst participating in a winter sports activity covered under this section.

▪ Ski pack

We will pay up to the amount shown in your schedule for your ski pack costs which include hire of ski equipment, ski school fees and lift passes that have been paid for and that cannot be recovered from anywhere else, if:

- you have to cancel or cut short a trip as a result of any of the events detailed under “What is covered” [Section 1 - Cancelling or cutting short a trip](#);
- you cannot participate because of an unforeseen injury due to an accident, illness or disease.

We will pay up to the amount shown on your schedule for the unused portion of your lift pass if you lose it.

▪ Ski equipment

We will pay up to the amount shown in your schedule for your own ski equipment that is damaged, stolen, lost or destroyed on your trip.

- We will pay you the amount shown in your schedule, to hire replacement ski equipment as a result of the accidental loss, theft or damage to your ski equipment.

What your policy does not cover


★ Important Note:

We list here the exclusions relating to this specific cover. However, there are [General conditions and exclusions](#) which apply to all sections of the policy.

- The excess.
- Any claim where you have been unable to evidence your loss.
- Any claim for ski equipment where the policy does not cover the activity which you are taking part in.
- 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.
- Loss, theft or damage to ski equipment caused by wear and tear.
- Loss or damage to ski equipment due to depreciation (loss in value) or variations in exchange rate.
- Loss or damage to ski equipment due to delay, confiscation or detention by customs or any other authority.
- Any circumstances where transport costs, compensation or alternative skiing facilities are provided to you.
- 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.
- Anything mentioned in [General conditions and exclusions](#).

Table continues over page

Section 9 - Winter sports cover (cont.)

What your policy covers	What your policy does not cover
<ul style="list-style-type: none">Delayed Ski equipment We will pay you the amount shown in your schedule to hire replacement ski equipment due to your ski equipment being temporarily lost while in transit for more than 12 hours during the outward journey of your trip.Piste closure We will pay up to the amount shown in your schedule for transport costs necessarily incurred by you, to travel to and from an alternative site or if no alternative sites are available due to the following:<ul style="list-style-type: none">if it is not possible for you to ski or snow board at your pre-booked ski resort due to lack of or excess of snow;or an avalanche results in skiing facilities in your pre-booked ski resort being closed. <div data-bbox="100 560 1095 673"><p> Important Note: There is useful guidance and information about making claims under Claims.</p></div>	

Definitions

Throughout your policy wording there are defined words or phrases shown by a dotted underline. These have a specific meaning wherever they are used in the policy wording. You can click on these words to jump to this section where the meaning is explained.

To return to the start of the policy wording just press the '[Go to Contents](#)' link at the bottom of each page.



Accident(s)/accidental

A physical injury caused by sudden, unexpected, external and visible means including injury as result of unavoidable exposure to the elements.



Baggage

Any items including sports equipment which belong to you that are worn, used or carried by you during a trip (but excluding valuables, golf equipment, ski equipment and personal money and important documents).



Bodily injury

An identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.



Business associate

An associate in the same employment as you in the UK, whose absence from work necessitates your stay in or return to the UK.



Catastrophe

Means:



fire,



flood,



earthquake,



explosion,



volcanic eruption and/or volcanic ash clouds,



tsunami,



landslide,



avalanche,



hurricane,



storm,



civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising,



an outbreak of food poisoning or an infectious disease meaning you cannot use your booked accommodation.



Close relative

Your mother, father, sister, brother, fiancé(e), wife, husband, civil partner, domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, stepfamily, aunt, uncle, niece, nephew, next of kin or guardian.



Cut short/cutting short

Either:

- 1) you cutting short the trip after you leave your home by direct early return to your home; or
- 2) you attending a hospital after you leave your home as an in-patient or being confined to your accommodation due to compulsory quarantine on the orders of a medical practitioner, in either case for more than 24 hours.



Excess

The amount you pay when you make a claim as shown in your schedule. We will apply an excess per person per incident. You will not have to pay an excess if you use a Reciprocal Health Arrangement or any other arrangement with another country to reduce your medical expenses.



Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.



Home

Your home address listed on your schedule.



Home area

Means the region below in which you are normally permanently resident:

- the UK,
- the Isle of Man, or
- the specific Channel Island on which you live.



Important documents

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence, including those held electronically on smart phones, tablets etc.



Insurance period

If annual multi-trip cover is selected: cover is provided for the 12 month period as stated in your schedule. Any claim for incidents which occur after the maximum trip length limit as shown in your schedule will not be covered. Under annual multi-trip policies [Section 1 - Cancelling or cutting short a trip cover](#) will start from the date stated in the 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 does not exceed the period shown on your schedule. Under these policies you will be covered under [Section 1 - Cancelling or cutting short a trip](#) from the time you pay the premium.

Cover for all other sections apply for the length of each trip. The insurance period is automatically extended in the event that your return to your home area is unavoidably delayed due to an event covered by this policy.



Insured person/you/your

Each person travelling on a trip who is named on the policy schedule.



Loss of limb

Loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.



Loss of sight

The total and irrecoverable loss of sight which shall be considered as having occurred:

- in both eyes, if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what you should see at 60 metres).



Medical condition(s)

Any disease, illness or injury.



Medical practitioner

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 related to any person who you are travelling with.



Permanent total disablement

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of your life and is certified by a registered medical practitioner, to the reasonable satisfaction of our Chief Medical Officer, and which prevents you from engaging in any work or occupation for remuneration or profit.



Personal money

Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.



Pregnancy complication

- Toxaemia
- Gestational hypertension
- Ectopic pregnancy
- Molar pregnancy
- Post-partum haemorrhage
- Retained placenta membrane
- Placental abruption
- Hyperemesis gravidarum
- Placenta praevia
- Stillbirths
- Miscarriage
- Gestational diabetes
- Pre-eclampsia
- Medically necessary Caesarean section
- Termination for medical reasons,
- Any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date



Pre-paid charges

Charges you have paid before you travel, or are contracted to pay for, including but not limited to the following: car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, and excursions, and hired sports equipment excluding golf equipment, ski pack and ski equipment.



Public transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.



Redundant/redundancy

Being made unemployed through the loss of permanent paid employment (except voluntary redundancy) and at the time of purchasing the policy you, or your travelling companion had no reason to suspect that you would be made redundant.



Responsible adult

A person aged 18 or over whose duty is to care for and be in control of another person and if necessary make decisions in the absence of the parent/guardian.



Ski equipment

Equipment likely to be used for skiing, including skis, snowboard, boots, helmets, bindings and poles.



Sports equipment

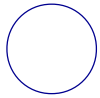
Items that are usually worn, carried, used or held in the course of participating in a recognised sport.



Terrorism

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- 1) The apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy.
- 2) The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments.
- 3) The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.



Terrorist event

Means an act which has been declared as an act of [Terrorism](#) by either the UK Government or the government of the country where the act occurred.



Travelling companion

Any person with whom you are travelling or staying or have arranged to travel or stay with. This person does not have to be insured by your policy.



Trip(s)

The period of time spent away from your home on pre-booked business or leisure travel. Where you have selected an annual multi-trip policy the maximum duration of any one trip will be shown on your schedule. Your policy is valid for UK travel where you have at least 2 nights pre-booked accommodation. Trips outside of the UK must start and end in the UK.



UK

England, Wales, Scotland, Northern Ireland, Isle of Man and Channel Islands.



Unattended

When your property or vehicle is not in your line of sight and you are not in a position to prevent unauthorised interference.



Valuables

- Jewellery
- Watches
- Cameras (including accessories)
- Camcorders (including accessories)
- Satellite navigation systems
- Telecommunications equipment (including mobile phones)
- Other electronic devices (including, but not limited to, MP3 players, handheld games consoles, fitness/GPS trackers, tablets, e-readers, and headphones)



We/us/our

AXA Insurance UK plc.



Winter sports

- Dry slope skiing
- Ice hockey
- Ice skating
- Glacier walking
- Kick sledging
- Ski-blading
- Ski-dooing
- Skiing
- Skiing – cross country
- Skiing – mono
- Skiing – Nordic
- Skiing – off-piste within resort boundaries
- Sledging
- Sledging as a passenger, pulled by horse, reindeer or dogs
- Snow biking
- Snowboarding
- Snow bobbing
- Snow carting (no liability cover)
- Snow mobiling (no liability cover)
- Snow shoe walking
- Tobogganing



You/your/yourself

Each person travelling on a trip who is named on the policy schedule.

Sports and activities

The following list details the sports and activities that this policy will cover without charge when you are participating on a recreational and non-professional basis during any trip. Any involvement in these sports and/or activities is subject to you following local laws and regulations and the use of recommended safety equipment.

If you are participating in any other sports or activities not mentioned, please contact us as we may be able to offer cover for an additional premium. Details of those sports and activities which you have purchased cover for will be added to your policy schedule.

- aerobics
- amateur athletics (track and field)
- archaeological digging (use of hand tools only)
- archery
- badminton
- banana boating/donuts/inflatables behind power boat
- baseball
- basketball
- beach games
- billiards/snooker/pool
- BMX riding (wearing a helmet and no racing, stunts or obstacles)
- body boarding (boogie boarding)
- bowls
- breathing observation bubble (bob)
- bungee jumping (1 jump only)
- camel riding
- camp America – counsellor
- canoeing (up to grade 2 rivers)
- capoeira – no contact, dance movement only
- caring for children (au pair/nanny)
- catamaran sailing (if qualified and no racing)
- *clay pigeon shooting
- climbing (indoors on climbing wall only)
- cricket
- cross country running
- curling
- cycling/touring (up to 2 days only)
- dancing (including instruction)
- deep sea fishing
- dinghy sailing
- driving motorised vehicles (excluding quad bikes)
- elephant riding
- extreme frisbee (amusement park ride)
- falconry
- fell walking/running
- fencing (training only)
- fishing
- fives
- flying as a fare paying passenger in a licensed passenger carrying aircraft
- football
- golf
- great wall of china
- handball
- helicopter rides
- hiking (without use of any climbing equipment)
- hobie catting (if qualified and no racing)
- hockey
- horse riding (up to 2 days)
- hot air ballooning (one balloon ride)
- hovercraft driving/passenger
- hurling
- husky/horse/reindeer sledging or sleigh riding as a passenger only with a local driver and no snow
- hydro zorbing
- in-door climbing
- in-line skating/roller blading (pads and helmet)
- jet boating (no racing)
- jet skiing (one ride only)
- jogging
- kayaking (up to grade 2 rivers)
- korfbal
- marathon running

You are not covered when participating in any sport professionally, or whilst racing or during a competition.

There is no cover under [Section 5 – Legal expenses and assistance and personal liability](#) for sports or activities marked with*

- mountain biking (2 days maximum)
- netball
- non-manual work (including professional, administrative or clerical duties only)
- orienteering
- outward bound pursuits
- paint balling/war games (wearing eye protection)
- parachute jump (1 jump only)
- parasailing/parascending - over water
- pony trekking (wearing a helmet)
- racquet ball
- rambling
- ringos
- river canoeing (up to grade 2)
- roller skating/blading/in line skating (wearing pads and helmets)
- rounders
- rowing
- running – sprint/long distance
- safari trekking/tracking in the bush
- sail boarding maximum)
- *sailing within territorial waters
- scuba diving (up to depth of 18 metres, up to 2 dives only)
- sea canoeing/kayaking
- sea fishing (2 trips maximum)
- skateboarding
- snorkelling
- squash
- surfing including on board surf simulators (2 days maximum)
- swimming
- swimming with dolphins
- swimming/bathing with elephants
- Sydney harbour bridge (organised and clipped onto safety line)
- table tennis
- ten pin bowling
- tennis
- trampolining
- tree canopy walking
- trekking/hiking/walking/hill walking (without use of any climbing equipment, 2 days
- tug of war
- volleyball
- wake boarding (up to 2 days only)
- war games
- water polo
- water skiing (2 days maximum)
- whale watching
- white water rafting (up to grade 4 rivers)
- wicker basket tobogganing
- wind surfing (2 days maximum)
- *yachting (crewing inside territorial waters)
- yoga
- zap cats
- zorbing

General conditions and exclusions

Important conditions relating to your policy

- Where you have selected an annual multi-trip policy the maximum duration of any one trip will be shown in your schedule. Any claim for incidents which occur after the maximum trip length will not be covered. However, your policy will automatically extend to provide cover if you are unable to return home by the end of the insurance period due to the death, injury or illness of you, or a public transport delay which is covered under the policy.
- Your policy is valid for UK travel where you have at least 2 nights pre-booked accommodation.
- Your policy covers only persons permanently resident in the UK and registered with a UK medical practitioner.
- Claims will only be considered if the cause of the claim falls within the insurance period.
- Your children are only covered if they are named on the policy schedule and when travelling with you or a responsible adult.

Age eligibility

Annual multi-trip

This policy is not available to anyone aged 75 or over at the start date of the policy. If you are aged under 18, you are only insured when accompanied by a responsible adult.

Single trip

This policy is not available to anyone aged 80 or over at the time of purchase. If you are aged under 18, you are only insured when accompanied by a responsible adult.

Pre-existing medical conditions

You must comply with the following conditions to have the full protection of your policy.

You will not be covered under

- [Section 1 - Cancelling or cutting short your trip](#)
- [Section 2 - Medical emergency and repatriation expenses](#)
- [Section 6 - Personal accident](#)
- [Section 7 - Cruise cover upgrade](#)
- [Section 9 - Winter sports](#)

arising directly or indirectly from:

- 1) At the time of taking out this policy:
 - a) any respiratory condition (relating to the lungs or breathing), heart condition, stroke, epilepsy or cancer for which you have been prescribed medication or received surgery, in-patient treatment or investigations in the last 5 years;
 - b) any medical condition for which you have taken prescribed medication or received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months; unless you have declared your medical conditions to us and we have agreed to cover you (medical conditions which you have declared and we have agreed to cover are shown in your schedule),

2) At any time from:

- a) any medical condition you have which a medical practitioner has advised you not to travel (or would have done so had you sought his/her advice), but despite this you still travel;
- b) any surgery, treatment or investigations which you intend to travel 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;
- e) any medical condition you are aware of but for which you have not had a diagnosis;
- f) any medical condition affecting you, a close relative or a business associate that you are aware of, that could reasonably be expected to result in a claim on this policy.

? What does this mean?:

You are not covered for any medical conditions you already have at the start of the policy unless you have declared them to us and we've agreed to cover them. These conditions will be listed on your schedule. You will need to declare new medical conditions for each insured person at every renewal.

★ Important note:

Please remember that wherever we say 'you' in the policy wording, we mean everyone insured on the policy. So, everyone who is covered by this policy must meet these conditions, including declaring their medical conditions.

DEFINITION:



Insured person/you/your

Each person travelling on a trip who is named on the policy schedule.

💡 Top tip:

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 check with your GP that you are fit to travel. You will not be covered under [Section 2 - Medical emergency and repatriation expenses](#) if you travel against medical advice. You may be able to claim under [Section 1 - Cancelling or cutting short your trip](#) if this is medically necessary.

General conditions applying to your policy

Start and end destination

You must start each trip from your home or place of business in the UK and return to your home or place of business in the UK at the end of each trip.

Reasonable precautions

All persons covered by your policy must take reasonable steps to prevent loss, theft or damage to everything covered under your policy.

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment, or may result in your claim being declined in full.

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 6 – Personal accident](#)). You must give us details of other insurance policies.

Fraudulent claims

Throughout your dealings with us we expect you to act honestly.

If you or anyone acting for you:

- knowingly provides information to us as part of your application for your policy that is not true and complete to the best of your knowledge and belief,
- knowingly makes a fraudulent or exaggerated claim under your policy,
- knowingly makes a false statement in support of a claim,
- submits a knowingly false or forged document in support of a claim,
- makes a claim for any loss or damage caused by your wilful act or caused with your agreement, knowledge or collusion.

then:

- we may prosecute fraudulent claimants,
- we may make the policy void from the date of the fraudulent act,
- we will not pay any fraudulent claims,
- we will be entitled to recover from you the amount of any fraudulent claim already paid under your policy since the start date,
- we may not return any premium paid by you for the policy,
- we may inform the police of the circumstances,
- we may pass your details onto fraud prevention agencies,
- we may place your details on to a register of claims through which insurers share claims related information.

Sanctions

We will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose us to:

- any sanctions, prohibitions or restrictions under United Nations resolutions; or
- the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America.

Important exclusions relating to your policy

Your policy does not cover you for any claim directly or indirectly resulting from any of the following:

- 1) Pre-existing medical conditions as described in [Pre-existing medical conditions](#) earlier in this section.
- 2) Any claims where you were not fit to undertake your trip when booking your trip or purchasing your policy, whichever is the later.
- 3) Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
- 4) Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.
- 5) Events which are caused by any of the following which were already taking place at the beginning of any trip or prior to purchasing your policy or booking your trip:
 - War
 - Invasion
 - Acts of foreign enemies
 - Hostilities or warlike operations (whether or not war be declared)
 - Civil war
 - Rebellion
 - Terrorism
 - Revolution
 - Insurrection
 - Civil commotion
 - Civil unrest assuming the proportions of or amounting to an uprising, military or usurped power
- 6) Nuclear, chemical or biological attack.
- 7) 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](#).

? What does this mean?:

The Foreign and Commonwealth Office (FCO) provides foreign travel advice which you should check before making your booking. This can be found at gov.uk/foreign-travel-advice. If the FCO has advised against all travel to an area after you have booked your trip and taken out this policy, you will be covered under [Section 1 – Cancelling and cutting short your trip](#). However, there is no cover if the FCO advice was issued prior to your booking or purchase of this policy.

General conditions and exclusions

- 8) Confiscation or destruction of property by any customs, government or other authority of any country.
- 9) Engaging in sports or activities which are not covered under your policy. There are many sports and activities which are covered as standard under the policy, please refer to the [Sports and activities](#) section.

What does this mean?:

There are many [Sports and activities](#) which are covered as standard under the policy. Other sports and activities can be added for an additional charge.

- 10) You wilfully self-inflicted injury or illness, suicide or attempted suicide.
- 11) You are not covered for any claim arising directly or indirectly from:
 - your consumption of alcohol, drugs and/or solvents impairing your physical ability and/or judgement;
 - you abusing alcohol, drugs and/or solvents;
 - you suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal.
- 12) You putting yourself at needless risk (except in an attempt to save human life).
- 13) Your own unlawful action or any criminal proceedings against you.
- 14) Your work involving manual work, electrical and construction work or use of power tools or machinery.
- 15) Any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance. This includes any claim for loss of enjoyment for any trip.

What does this mean?:

Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, loss of earnings following injury, illness or disease or not being able to enjoy the trip due to poor weather.

- 16) Any amount recoverable from any other source.
- 17) You gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times. When travelling you must adhere to the guidelines issued for controlled areas, swimming pools etc.
- 18) You climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any 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.
- 19) Any claim where you are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle.
- 20) Any claim where you are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
- 21) Any person not insured or named on this policy.

What does this mean?:

This policy is not intended to cover any costs which relate to anybody not insured on this policy; with this in mind please ensure that all persons travelling have sufficient insurance to cover their needs. This applies even where you have paid for the additional costs, for example, if you have paid for another person's travel or accommodation costs. The only exception to this is if cover is agreed for someone to remain with you in the event of an illness or injury and the Emergency Medical Assistance Service agrees for another person to remain with you.

Claims

We promise:

- to put you in touch with a knowledgeable and trained member of staff who can discuss the claim and explain the next steps;
- to call you back when promised;
- to give you regular updates on your claim.

How to make a claim:

- 1) Find the relevant section listed below and ensure that you have all the claims evidence we require.
- 2) Register your claim online by logging into your [AXA Account](#) or telephone the customer helpline listed in the 'Important telephone numbers' section as soon as reasonably possible with your policy number.

Please remember to keep copies of all correspondence you send to us for your future reference.

In all claims you must provide details of any household, travel or other insurance under which you could also claim.

Claims evidence will be at your own expense.



Important notes:

All persons covered by your policy must take reasonable steps to prevent loss, theft or damage to everything covered under your policy.

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment, or may result in your claim being declined in full.

Claims information and conditions

You agree that we can:

- take over and act in your name in the defence or settlement of any claim made under your policy;
- take over proceedings in your name, but at our expense to recover for our benefit the amount of any payment made under your policy;
- obtain information from your medical records (with your permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without your prior approval.

We will not pay you more than the amount shown in your schedule.

You must retain any property which is damaged, and if requested, send it to us.

If we pay a claim for the full value of property that is later recovered, it will become our property.

Section 1 - Cancelling or cutting short a trip

Actions you must take prior to and during a claim:

- 1) You must get the prior approval of the Emergency Medical Assistance Service to confirm it is necessary to return home prior to having to cut short your trip for any of the reasons listed in [Section 1 - Cancelling or cutting short your trip](#).
- 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, the amount we will pay will be limited to the cancellation charges that would have otherwise applied.

Information you should supply to make a claim under this section of your policy, if asked:

- Tour Operator's booking invoice or other evidence of your trip.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses and (if travelling in Europe) a copy of your European Health Insurance Card (EHIC).
- Tour operator's cancellation invoice or unused flight tickets.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Confirmation from a medical practitioner that you or your travelling companion is not fit to travel.
- Confirmation from the Clerk of the Courts office that you are required for Jury Service or as a witness in a court of law.
- Confirmation from your/your partner's/your travelling companion's employer of redundancy and period of employment or leave cancelled.
- A letter from your tour operator's representative, hotel or accommodation provider.
- Confirmation of the delay to public transport from the company involved.
- Original police report including crime reference number or incident report, obtained within 24 hours of the incident or as soon as possible after that.
- Confirmation from a relevant authority that you have been instructed to stay at/return home.
- A copy of a death certificate.

Section 2 - Medical emergency and repatriation expenses

Actions you must take prior to and during a claim:

- 1) You must tell the Emergency Medical Assistance Service as soon as possible of any injury due to an accident, illness or disease which requires your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.
- 2) If you suffer injury due to an accident, illness or disease we reserve the right to move you from one hospital to another and/or arrange for your repatriation to the UK at any time during the trip. We will do this, if in the opinion of the Emergency Medical 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.



Important notes:

This is not a private medical insurance policy. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until your return to your home area. Our decisions regarding the treatment or surgery that we will pay for (including repatriation to your home area) will be based on this.

Please note, if you do not accept our decisions and do not want to be repatriated, then we will not provide any cover under the following sections:

- [Section 1 - Cancelling or cutting short a trip](#)
- [Section 2 - Medical emergency and repatriation expenses](#)
- [Section 6 - Personal accident](#)

We will then refuse to deal with claims from you for any further treatment and/or your repatriation to your home area.

Cover for you under all other sections will continue for the remainder of your trip.

Information you should supply to make a claim under this section of your policy, if asked:

- Receipts or bills for all in-patient/outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital claimed for stating details of the date, name and location of the hospital concerned.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses and (if travelling in Europe) a copy of your European Health Insurance Card (EHIC).
- 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 Medical Assistance Service.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Information and medical history from your GP (if this is requested you may need to sign a release form with your surgery to obtain this).
- Details of any travel, private medical or other insurance under which you could also claim.

Section 3 - Disruption or delay to travel plans

Actions you must take prior to and during a claim:

- 1) You must seek financial compensation, assistance or a refund of your costs from your travel provider and invoke your rights under EU Air Passenger Rights legislation in the event of cancellation or delay of flights if applicable.
- 2) You must allow enough time to arrive at the departure point and check in for your outward or return journey.

Information you should supply to make a claim under this section of your policy, if asked:

- Tour operator's booking invoice or other evidence of your trip.
- Tour operator's cancellation invoice or unused flight tickets.
- Confirmation from the carrier of the reason and duration of your delay.
- Confirmation from a garage/motoring organisation that breakdown assistance was provided.
- Evidence of service history and/or MOT history for your vehicle.
- Confirmation of the delay to public transport from the company involved.
- Confirmation from the police (if involved) of the circumstances giving rise to the claim.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.

Section 4 – Personal belongings and money

Actions you must take prior to and during a claim:

- 1) You must report any theft to the police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.
- 2) You must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.
- 3) If any items are lost, stolen or damaged whilst in the care of an airline you must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.

Information you should supply to make a claim under this section of your policy, if asked:

- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately or as soon as possible from the point you are aware of an incident).
- A police report including crime reference number or incident report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair.
- Household contents policy details.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours your personal baggage was delayed for.

Section 5a - Legal expenses and assistance

To make a claim under this section please call  0330 024 1309.

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

Claims evidence

We will require 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.

Section 5b - Personal liability

Actions you must take prior to and during a claim:

- 1) You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our permission in writing.
- 2) You must give us written notice of any incident, which may result in a claim as soon as possible.
- 3) You must send us every court claim form, summons, letter of claim or other document as soon as you receive it.
- 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.

Information you should supply to make a claim under this section of your policy, if asked:

- Tour operator's booking invoice or other evidence of your trip.
- Any claim form, summons, or other legal document as soon as you receive them.
- Any reasonable information or help we need to deal with the case and your claim.

Section 6 – Personal accident

Actions you must take prior to and during a claim:

- 1) Our medical practitioner may examine you as often as they consider reasonably necessary if you make a claim.

Information you should supply to make a claim under this section of your policy, if asked:

- Tour operator's booking invoice or other evidence of your trip.
- Detailed medical report from your consultant.
- Confirmation of executor or administrator of the estate.
- A copy of a death certificate, where appropriate.

Section 7 – Cruise cover upgrade

Actions you must take prior to and during a claim:

- 1) You must report to the local police or port authority in the country where the incident occurred (or where appropriate the ship's purser or the cruise operator's representatives) within 24 hours of discovery or as soon as possible after that. You will need to get a written report of the loss, theft or attempted theft.
- 2) If items are lost, stolen or damaged whilst 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 and obtain written confirmation.
- 3) If items are lost, stolen or damaged whilst in the care of an airline you must give formal written notice of the claim to the airline within the time limits detailed in their conditions of carriage (please ensure you keep a copy).
- 4) For claims where you have been confined to your cabin for medical reasons, you will need to obtain the appropriate medical reports from the medical officer.

Information you should supply to make a claim under this section of your policy, if asked:

- A police report from the local police or port authority in the country where the incident occurred (or where appropriate, the ship's purser or the cruise operator's representative) for all loss, theft or attempted theft.
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately or as soon as possible from the point you are aware of an incident).
- A letter from your cruise operator's representative, hotel or accommodation provider, including details of any missed shore trip.
- All travel tickets and tags for submission.
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair.
- Confirmation in writing from the ship's doctor or other treating medical practitioner of the dates when you were confined to your cabin.
- Household contents policy details.

Section 8 – Golf cover

Actions you must take prior to and during a claim:

- 1) You must report any theft to the police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.
- 2) You must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.
- 3) If any items are lost, stolen or damaged whilst in the care of an airline you must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.

Information you should supply to make a claim under this section of your policy, if asked:

- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately or as soon as possible from the point you are aware of an incident).
- A police report including crime reference number or incident report, from the local police in the country where the incident occurred for all loss, theft or attempted theft.
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household contents policy details.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours your golf equipment was delayed for.

Section 9 – Winter sports

Actions you must take prior to and during a claim:

Ski pack

- 1) You must provide written confirmation to us from a medical practitioner that an accident, illness or disease prevented you from using your ski pack.

Ski equipment

- 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 of the loss, theft or attempted theft of your 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 written confirmation.
- 3) If ski equipment is lost, stolen or damaged whilst in the care of an airline you must give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please ensure you keep a copy).

Delayed ski equipment

- 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 of the loss, theft or attempted theft of your 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 written confirmation.

Piste closure

- 1) You must get written confirmation from the relevant authority, ski lift operator or your tour operator's representative of the number of days the skiing facilities were closed in your resort and the reason for the closure.

Information you should supply to make a claim under this section of your policy, if asked:

Ski pack

- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission/discharge.
- If you are advised by a doctor at your resort that you cannot take part in your pre-booked ski activities because of medical reasons, you should obtain a medical certificate from them confirming this.

Ski equipment

- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately or as soon as possible from the point you are aware of an incident).
- A police report including crime reference number or incident report from the local police in the country where the incident occurred for all loss, theft or attempted theft.
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household contents policy details.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours your ski equipment was delayed.

Piste closure

- Written confirmation from your tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Payments

Your payment will be debited from your payment card immediately and will appear on your statement within 3 working days. This applies to any additional premium that may arise from changes made to your policy.

Non-payment of premiums

Where we have been unable to collect a 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.

Renewals

Your schedule will detail your insurance period.

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.

We will contact you by SMS and email at least 21 days before the end of your insurance period. If you still meet our eligibility criteria, we will seek to automatically renew your policy by using the latest details you provided to us. You will also be provided with a renewal invitation which you should check via your [AXA Account](#) to ensure that all your details are still correct and relevant. Your renewal invitation will have information on how you can make changes to your details or tell us if you do not wish to renew your insurance before your renewal date.



Important note:

How to opt-out of automatic renewals

If you would prefer not to have the reassurance of automatic renewal, email us after you have purchased the policy at travel.help@axainsurance.com or call us on  0330 024 1307

Cancellations

Our right to cancel

We reserve the right to cancel the policy by providing 21 days' notice to your last known address on the following grounds:

- 1) If you make a fraudulent claim.
- 2) If you are or have been engaged in criminal or unlawful activities.
- 3) If any policy in your name is added to the Insurance Fraud Register.
- 4) If you use threatening or abusive behaviour or language towards our staff or suppliers.
- 5) Non-payment of premium.
- 6) Deliberate or reckless misrepresentation.

In each case above no refund of premium will be made.

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.

You can cancel this policy at any time after 14 days from the date of purchase or receipt of your policy documents, there will be no return of premium in these 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, whichever 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.

You can cancel this policy at any time after 14 days from the date of purchase or receipt of your policy documents, there will be no return of premium in these circumstances.

Complaints

You have the right to expect the best possible service and support. If we have not delivered the service that you expected or you are concerned with the service provided, we would like the opportunity to put things right. If you feel we have fallen short of our standards, please contact:

	Claim complaint	Policy complaint	Legal expenses and assistance
	0330 024 1308 Lines open Monday to Friday 9am to 5pm. Closed Bank Holidays, Saturdays and Sundays.	0330 024 1307 Lines open Monday to Friday 8am to 8pm, Saturday 9am to 5pm, Sunday and Bank Holidays 10am to 4pm	01206 615000 Lines open Monday to Friday 9am to 5:30pm. Closed on Bank Holidays, Saturdays and Sundays.
	LifestyleClaimComplaints@axa-insurance.co.uk	complaints@axainsurance.com	customerservice@arclegal.co.uk
	AXA Insurance Lifestyle Complaints Resolution Team 3rd Floor Civic Drive Ipswich IP1 2AN	AXA Insurance 9 Fudan Way Stockton on Tees TS17 6EN	Arc Legal Assistance Ltd PO Box 8921 Colchester CO4 5YD

When you contact us please include:

- Your name, address and postcode, telephone number and e-mail address (if you have one)
- Your policy and/or claim number
- The reason for your complaint
- Copies of any supporting material
- Write COMPLAINT in the subject line of your letter or email.

How we will respond to your complaint

We promise we will:

- acknowledge your complaint promptly;
- investigate quickly and thoroughly;
- keep you informed of progress;
- do everything possible to resolve your complaint;
- use the information from your complaint to continuously improve our service.




Beyond AXA

Should you remain dissatisfied following our final written response, you may refer your case to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service 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 Financial Ombudsman Service. This does not affect your right to take legal action.

Contact details for the Financial Ombudsman Service:

The Financial Ombudsman Service	
	0300 123 9123 or 0800 023 4567
	email: complaint.info@financial-ombudsman.org.uk web site: http://www.financial-ombudsman.org.uk
	The Financial Ombudsman Service Exchange Tower Harbour Exchange Square London E14 9SR

Important telephone numbers

Emergency medical assistance or repatriation:



+44 (0)1737 815626

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

All claims except legal expenses:



0330 024 1308

In the event of a claim, call us on this number or report it online through your [AXA Account](#). If you need to make a claim, we will tell you the process to follow. You should also read the [Claims](#) section before calling the claim notification line.

Legal expenses claims only:



0330 024 1309

Please read the Legal expenses and assistance (section 5a) of your policy before you call. Quote 'AXA travel insurances' when contacting the helpline for the first time on any matter.

Customer Services:



0330 024 1307

If you have any queries about your policy or need to make any changes, please contact our customer service team. Some changes to your policy can also be made through your [AXA Account](#).

Legal entities

Your policy is a legal contract between you and us.

You and we can choose the law which applies to this policy. We propose that the law of England and Wales applies. Unless we and you agree otherwise the law of England and Wales will apply to this policy.

The insurer

This insurance policy is sold, administered and 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 Financial Services Register number 202312, except for:

Legal expenses and assistance, which is administered by Arc Legal Assistance Ltd. Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

These companies can be checked on the Financial Services Register by visiting the Financial Conduct Authority's website at <http://www.fca.org.uk>.

Financial Services Compensation Scheme

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).

Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at <https://www.axa.co.uk/privacy-policy>

If you do not have access to the internet please contact us and we will send you a printed copy

Data Subject requests:



email: dataprotection.ins@axa-insurance.co.uk

AXA insurance policies are 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 with registered number 202312.

Registered address is 5 Old Broad Street, London EC2N 1AD.

Registered in England and Wales number 078950.

The European Commission has also provided a service for logging complaints called the European Commission Online Dispute Resolution Service. To use this service please go to : <http://ec.europa.eu/odr>

Details can be checked on the FCA's register by visiting the FCA's website at www.fca.gov.UK/register.