

NB: Limits of cover vary dependant on cover level and tailored limits selected

keyfacts®

Certificate Summary

This certificate summary does not contain full details and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by AXA insurance UK plc.

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

Type of insurance and cover

Travel insurance for single, long stay or annual multi trips – *Please refer to your certificate of insurance for your selected cover.*

Various optional covers may also be included – *your certificate of insurance will show if you selected these options.*

Age eligibility

This certificate is not available to anyone aged over 85 if annual multi trip cover is selected. If you reach the age of 85 during the period of insurance, cover will continue until the next renewal date but not thereafter.

If single trip is selected there is no age limit.

Conditions

- It is essential that you refer to the important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

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

Significant features and benefits

- War risks, civil commotion and terrorism – cover for such events is provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – *Please see paragraph 1. in the General exclusions applicable to all sections of the certificate in the policy wording for full details of the cover provided.*
- The table below shows the maximum benefits you can claim. Some sections are optional and these are marked* - *your certificate of insurance will show if you selected any of these options.*

Section	Title	Limit
A	Cancellation or curtailment charges	£5,000
	Excursions	Up to £250
B	Emergency medical and other expenses	£10,000,000
	Emergency dental treatment	£200
	Funeral expenses abroad	£1,500
	Funeral expenses UK	£750
C	Hospital benefit	£1,000 (£20 per day)
D	Personal accident	£25,000 (limited cover for under 16's and over 65's.)
E*	Baggage	£1,500
	Single article limit	£250

	Total for all valuables	£300
	Emergency replacement of baggage	£250
F	Personal money	£250 cash (£50 if under 16) and £250 other money and documents
	Passport	£200
G	Personal liability	£2,000,000
H	Delayed departure	£250 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Abandonment of trip	£5,000 (after 5 hours delay)
I	Missed departure	£500
J	Legal expenses and assistance	£25,000
K	Extended kennel and/or cattery fees	£250
	Trips taken within the UK	£150
L*	Ski equipment	Up to £500
	Hired ski equipment	£250
M*	Ski equipment hire	£250 (£25 Per day)
N*	Ski pack	£500
	Lost lift pass	£150
O*	Piste closure	£300 (£30 per day)
P*	Avalanche or landslide cover	£300
Q*	Travel Disruption Cover	
	Before you reach your destination: Cancellation or abandonment of your trip after 5 hours delay or Additional expenses to reach your destination	£5,000 (including up to £200 for taxis and hire cars and £250 for excursions)
	Delayed departure compensation (to help pay for meals and refreshments)	£250 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Missed departure expenses	£500
	While you are at your destination: Alternative accommodation or abandonment of trip	£5,000 (including up to £200 for taxis and hire cars)
	On the way home: Additional expenses to return home or if you have to stay longer abroad	£5,000 (including up to £200 for taxis and hire cars and £250 for excursions)
	Delayed departure compensation (to help pay for meals and refreshments)	£250 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Missed departure expenses	£500
R*	Business benefit extension cover	
	Business equipment	£750
	Single article limit	£500
S*	Wedding/Civil partnership cover	
	Wedding rings	£300 per person
	Wedding gifts	£750 (£150 cash) per couple
	Wedding attire	£1,000 per person
	Photographs/video recordings	£500 per couple
T*	Cruise benefit extension cover	
	Extended baggage cover	£2,500
	Single article limit	£750
	Total for all valuables	£500
	Each missed shore trip	£25
	Confined to your cabin due to illness	£300 (£15 per day)
U*	Golf cover	
	Loss of green fees	£300 (£75 per day)
	Golf equipment	£1,000
	Delayed golf equipment	£300 (after 12 hours delay)
	Golf equipment hire	£200 (£25 per day)
	Liability for golf buggies whilst in use	£2,000,000

Significant or unusual exclusions or limitations

- You must obtain the prior authorisation of the Emergency Assistance Service or us before incurring any medical expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment you or someone on your behalf must contact the Emergency Assistance Service as soon as possible.
- The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the your certificate of insurance.
- Under annual multi trip policies there is no cover for trips over 31, 45, 62 or 92 days depending on the limit you have selected. – *your certificate of insurance will show which you selected.*
- Any trip that has already begun when you purchase this insurance will not be covered, except where you renew an existing annual multi trip certificate which fell due for renewal during the trip.

General exclusions applicable to all sections of the certificate

Please note these exclusions are not exhaustive. Full details of all exclusions applicable to this policy can be found in the policy wording.

- You drinking too much alcohol, or you are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal resulting in a claim.
- War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are excluded - *Please see paragraphs 4,5 & 6 in the General exclusions applicable to all sections of the policy in the policy wording.*
- Wilful, self inflicted injury, suicide, drug use, alcohol or solvent abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country, specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel (except where cover is provided under the extended cancellation or curtailment cover under Section Q – Travel Disruption Cover).

Exclusions under Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.

Exclusions under Section B – Emergency medical and other expenses

- You must obtain the prior authorisation of the Emergency Assistance Service or us before incurring any medical expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment you or someone on your behalf must contact the Emergency Assistance Service as soon as possible.
- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

Exclusions under Section C – Hospital benefit

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

Exclusions under Section E – Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - *See your policy wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section F – Personal money, passport and documents

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

Exclusions under Section G – Personal liability

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

Exclusions under Section H – Delayed departure

- 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.
- Strike, industrial action or air traffic control delay existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section I – Missed departure

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

Exclusions under Section J – Legal expenses and assistance

- Cover is only available if a claim is more likely than not to be successful and if any judgement is more likely than not to be enforced. See the Prospects of success wording under this section of the policy wording for more information.
- Legal costs and expenses incurred prior to our written acceptance of the case.

Exclusions under Section K – Extended kennel and/or cattery fees

- Claims arising from your bodily injury or illness that is not covered under Section B – Emergency medical and other expenses.

Exclusions under Sections L, M, N, O & P – Winter sports

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the certificate wording.*
- A deduction for wear tear and depreciation will be made on ski equipment – see table in Section L – Ski equipment.

Exclusions under Section Q – Travel Disruption Cover

- Unused travel costs where the cancellation or delay is caused by the insolvency of the public transport operator.
- Claims arising within the first 7 days after you purchased this insurance or the date you booked any trip (whichever is the later) which relate to an event which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).
- Any claims arising whilst you are on a day-trip.
- Strike, industrial action or the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
- For subsection 4. only of What is covered, your reluctance to travel or make or attempt to make alternative arrangements to reach your destination where reasonable alternative travel facilities were available and no severe weather warnings for the area concerned or notices of road closures on your planned route had been issued.

Exclusions under Section R – Business benefit extension cover

- Business equipment left unattended at any time unless deposited in a hotel safe or safety deposit box, left in your locked accommodation or contained in a vehicle at any time between 9 am and 9 pm and locked out of sight in a secure baggage area – *Please see the definition of secure baggage area in the Definitions in the certificate wording.*
- Loss, theft or damage of films, tapes, cassettes, cartridges or discs other than the market value.
- Any loss or damage arising from manual work.

Exclusions under Section S – Wedding/Civil partnership cover

- Valuables left unattended unless deposited in a hotel safe, safety deposit box or your locked accommodation.
- Baggage contained in an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the certificate wording.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - *see your certificate wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section T – Cruise benefit extension cover

- Valuables left unattended at any time unless in a hotel or ship's safe, safety deposit box or in your locked cabin or other accommodation.
- Baggage contained in an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the certificate wording.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - *see your certificate wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.
- Confinement or compulsory quarantine as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

Exclusions under Section U – Golf cover

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this certificate.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.
- Golf equipment contained in an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the certificate wording.*

Duration

This is an annually renewable, single trip or long stay certificate – *Please refer to your certificate of insurance for your selected cover.*

Cancellation period

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

Claim notification

To make a claim contact 0845 850 5193 (except for Legal expenses where you should contact 01737 815084).

Complaints procedure

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

If your complaint relates to your policy, please contact the broker/agent who sold you your certificate.

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

Full details of addresses and contact numbers can be found within the Complaints procedure of the certificate wording..

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS www.fscs.org.uk.