

# Freedom Travel Insurance Policy Wording

2018

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**Trusted**  
**Service**  
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**freedom**

INSURANCE SERVICES LTD

# Important Telephone Numbers

<b>Customer services</b>	<b>01223 454290</b>
<b>Travel claims line</b>	<b>0345 271 4478</b>
<b>Medical assistance (dialling from abroad)</b>	<b>0203 126 4121 +44 203 126 4121</b>
<b>Legal expenses line (dialling from abroad)</b>	<b>01737 815084 +44 1737 815084</b>

Please carry the important telephone numbers card with you in case of an emergency.

## Customer services

If you would like more information or if you feel the insurance may not meet your needs, telephone Freedom Travel Insurance customer service on **01223 454290**.

## Hazardous sports or activities

If you are planning to take part in any activities or sports not covered by this policy you must telephone our customer helpline on **01223 454290**. In some cases cover can be given provided that the appropriate additional premium is paid. Full details of sports and activities covered as standard by this policy are shown on page 13.

# Important Telephone Numbers



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## Travel Information – Useful information

### Claim Notification

To make a claim please call the Freedom Travel Insurance Claims call centre on **0345 271 4478**.

### Making yourself heard

Any complaint you may have should in the first instance be addressed to the relevant helpline as outlined within the policy wording.

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' section of the policy wording.

### Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc 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 upon the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS.

Contact them at [www.fscs.org.uk](http://www.fscs.org.uk) or call them on **020 7741 4100**.

### Cancellation Period

You can cancel this policy at any time by contacting us on **01223 454 290**.

A full refund of premium will be made if:

- You contact Freedom Travel Insurance within 14 days of receiving your Policy Documents; and
- You have not made, and do not intend to make, a claim; and
- No incident has occurred which may mean you need to make a claim; and
- You have not travelled.

Otherwise no refund of premium will be made.

## Introduction

This is **your** travel insurance policy. It contains details of what is covered, conditions and what is not covered, for each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the schedule which **we** recommend be attached to the policy.

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy as referred to in **your** schedule.

The schedule and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

### Duration

This policy lasts for a period of 12 months after which it automatically expires, or it is for a single **trip** – *Please refer to **your** policy schedule for **your** selected cover.*

### United Kingdom residents

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**.

### The law which applies to this policy

**You** are free to choose the law applicable to this policy. **Your** policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

### Age eligibility

#### Annual multi trip

This policy is not available to anyone aged 76 or over if annual multi trip cover is selected. If **you** are aged under 18 **you** are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

If **you** reach any of the ages mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

### Single trip

If single trip cover is selected, this policy is not available to anyone aged 86 or over.

### Policy excess

Under most sections of the policy, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**.

### Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, telephone **our** customer helpline on **01223 454290**.

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

### AXA Insurance

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312. This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.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 [www.axa.co.uk/privacy-policy](http://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.

## Introduction (*continued*)

### Fraud prevention

To keep premiums low **we** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **we** may:

- Share information about **you** with other organisations and public bodies including the police;
- Share information about **you** within the AXA Group and with other insurers;
- Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated;
- Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies;
- Search records held by fraud prevention and credit agencies to:
  - Help make decisions about credit services for **you** and members of **your** household;
  - Help make decisions on insurance policies and claims for **you** and members of **your** household;
  - Trace debtors, recover debt, prevent fraud and to manage **your** insurance policies;
  - Check **your** identity to prevent money laundering;
- Undertake credit searches and additional fraud searches.

## Definitions

These definitions apply throughout **your** policy booklet. Where **we** explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used in the policy. **We** have listed the definitions alphabetically.

### Baggage

– means luggage, clothing, personal effects and other articles (but excluding **ski equipment, personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any trip.

### Bodily injury

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

### Close business associate

– means any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

### Close relative

– means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

### Couple

– means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you**.

### Curtailed/Curtail/Curtailed

– means either:

a) abandoning or cutting short the trip by direct early return to your home area, in which case claims will be calculated from the day you returned to your home area and based on the number of complete days of your trip you have not used, or

b) by attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation. Cover only applies to ill/injured persons.

### Family cover

– means up to two adults and any number of their children, step children or foster children aged under 18, accompanying the parents or legal guardian insured on the same policy travelling on any trip to the same destination. The children are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult) but under annual multi trip cover either adult is also insured to travel on their own.

### Home

– means **your** normal place of residence in the **United Kingdom**.

### Home area

For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your** home area means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, **your** home area means either the particular Channel Island on which **you** live or the Isle of Man depending on where **your** home is.

### Insured person

See definition of You/Your/Yourself/Insured person.

### Medical condition

– means any disease, illness or injury.

## Definitions (*continued*)

### Medical practitioner

– means 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 any person who **you** are travelling with

### Package

– means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

### Period of insurance

– means if annual multi trip cover is selected: the period of 12 months for which we have accepted the premium as stated in the schedule. During this period any **trip** not exceeding 31 days is covered, but limited to 17 days in total in each period of insurance for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). Under these policies Section A – Cancellation cover will be operative from the date stated in the schedule or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **trip**.

– means if single trip cover is selected: the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule. Under these policies Section A – Cancellation cover will be operative from the time **you** pay the premium.

For all other sections of the policy, whichever cover is selected, the insurance starts when **you** leave **your home** or for a **business trip your place**

of business (whichever is the later) to start the **trip** and ends at the time of **your** return to **your home** or place of business (whichever is the earlier) on completion of the **trip**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi **trip** policy which fell due for renewal during the **trip**.

The period of insurance is automatically extended for the period of the delay in the event that **your** return to **your home area** is unavoidably delayed due to an event insured by this policy.

### Personal money

– means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

### Public transport

– means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

### Secure baggage area

– means any of the following, as and where appropriate:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle
- b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c) The fixed storage units of a locked motorised or towed caravan.

A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

## Definitions (*continued*)

### Single parent cover

– means one adult and any number of his or her children, step children or foster children aged under 18, accompanying the parent insured on the same policy, travelling on any **trip** to the same destination. The children are only insured when travelling with the insured adult, (or accompanied by another responsible adult) but under annual multi trip cover the adult is also insured to travel on their own.

### Ski equipment

– means skis (including bindings), ski boots, ski poles and snowboards.

### Terrorism

– means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

### Trip

– means any holiday, business or pleasure trip or journey made by **you** within the area of travel shown in the schedule which begins and ends in **your home area** or place of business during the **period of insurance**, but excluding one way trips or journeys.

However any trip that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the trip.

If annual multi trip cover is selected any trip not exceeding 31 days is covered, but limited to 17 days in total in each **period of insurance** for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). If any trip exceeds 31 days there is absolutely no cover under this policy for that trip (not even for the first 31 days of the trip), unless **you** have contacted us and **we** have agreed in writing to provide cover.

In addition, any trip solely within **your home area** is only covered where **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, What is not covered and conditions contained in this policy applying to each trip. Where **we** have agreed to cover **your medical condition**, this applies to each trip during the **period of insurance**.

### Unattended

– means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

### United Kingdom

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

### Valuables

– means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment (including mobile phones, MP3/4 players, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

### We/Us/Our

– means AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD.

### You/Your/Yourself/Insured person

– means each person travelling on a **trip** whose name appears in the policy schedule.

## General conditions applicable to the whole policy

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

If you do not comply we may cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

### 1. 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 D – Personal accident).

### 2. Reasonable precautions

At all times you must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard your property from loss or damage and to recover property lost or stolen.

### 3. Cancellation

#### Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the cancellation period) by writing to the address below during the cancellation period. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred.

Freedom Insurance Services Limited  
Richmond house  
16-20 Regent Street  
Cambridge  
CB2 1DB

#### Cancellation outside the statutory period

You may cancel this policy at any time after the cancellation period by writing to the address above/shown in your schedule. If you cancel after the cancellation period no premium refund will be made.

#### Non payment of premiums

We can cancel the policy immediately by sending you written notice if you do not pay the premium.

#### Sanctions

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

## Claim conditions

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

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment. **You must contact us by phone if you want to make a claim using the relevant number given below, depending on the type of claim:**

### 1. Claims

**All claims except Legal expenses**

0345 271 4478

**Legal expenses only**

01737 815084

**For medical assistance and/or repatriation claims +44 203 126 4121**

The claim notification must be made within 31 days or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

**You** must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing and cooperate fully with **us** in our investigations into the circumstance of **your** claim.

**You** or **your** legal representatives must supply at **your** own expense, all information, evidence, details of household insurance, proof of ownership and medical certificates as required by **us**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

**We** reserve the right to require **you** to undergo an independent medical examination at **our** expense.

**We** may also request and will pay for a post mortem examination.

**You** must retain any property which is damaged, and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full

value of the property and it is then recovered it will then become **our** property.

**We** may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.

### 2. Transferring of rights

**We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

### 3. Fraudulent claims

Throughout **your** dealings with **us** **we** expect **you** to act honestly. If **you** or anyone acting for **you**:

- a) 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; or
- b) knowingly makes a fraudulent or exaggerated claim under **your** policy; or
- c) knowingly makes a false statement in support of a claim; or
- d) submits a knowingly false or forged document in support of a claim; or
- e) makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

- a) **we** may prosecute fraudulent claimants;
- b) **we** may make the policy void from the date of the fraudulent act;
- c) **we** will not pay any fraudulent claims;
- d) **we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
- e) **we** shall not return any premium paid by **you** for the policy;
- f) **we** may inform the Police of the circumstances.

## Important conditions relating to health

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

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. It is a condition of this policy that **you** will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising directly or indirectly from:
  - a) At the time of taking out this policy:
    - i) Any **medical condition** which falls into one or both of the following categories below unless **you** have consulted the Freedom Travel Insurance medical screening service on 01223 454290, or online at [www.freedominsure.co.uk](http://www.freedominsure.co.uk) and **we** have agreed in writing, to cover **you**.
      - Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, crohn’s disease, epilepsy or cancer for which **you** have ever received treatment (including surgery, tests or investigations by your doctor or a consultant/specialist and prescribed drugs or medication).
      - Any **medical condition** for which **you** have received surgery, in-patient treatment or investigations (other than check-ups) in a hospital or clinic within the last twelve months or for which **you** are taking prescribed drugs.
    - ii) Any **medical condition** for which **you** have received a terminal prognosis.
    - iii) Any **medical condition** **you** are aware of but for which **you** have not had a diagnosis.
    - iv) Any **medical condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
  - b) At any time:
    - i) Any **medical condition** **you** have which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite this **you** still travel.
    - ii) Any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).
    - iii) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
    - iv) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

**You** should also refer to What is not covered – applicable to all sections of the policy.

## What is not covered – applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

### 1. War risks, civil commotion and terrorism

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.

### 2. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

### 3. Sonic bangs

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

### 4. Winter sports

Your participation in winter sports unless the appropriate winter sports premium has been paid, then cover will apply under those sections shown as covered for winter sports in your schedule for:

- a) the winter sports specified in the list on page 14 and
  - b) any other winter sports shown as covered in your schedule
- for a period of no more than 17 days in total in each **period of insurance** under annual multi trip policies and for the period of the **trip** under single trip policies.

### 5. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining.

### 6. Other sports or activities

Your participation in or practice of any other sport or activity, manual work, driving any motorised vehicle, racing or track days unless:

- a) specified in the list on page 13 or
- b) shown as covered in your schedule.

### 7. Suicide, drug use or solvent abuse

Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction) and putting **yourself** at needless risk (except in an attempt to save human life).

### 8. Alcohol abuse

You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your** trips or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.

### 9. Jumping from vehicles, buildings or balconies

You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external 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.

## What is not covered (*continued*)

### 10. Unlawful action

Your own unlawful action or any criminal proceedings against you.

### 11. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance. *Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.*

### 12. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment charges).

### 13. Travelling against FCO advice

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, or all but essential travel (other than claims arising from you not being able to travel and use your booked accommodation or curtailing the trip before completion, as provided for under subsections 1. and 6. c) of What is covered under Section P – Travel disruption cover when operative).

### 14. Family and single parent cover travel restrictions

You being aged under 18 under annual multi trip cover unless you travel with one or both of the insured adults (or are accompanied by another responsible adult).

If you reach any of the ages mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

### 15. Any person not insured or named on this policy

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 Medical Assistance team agree for another person to remain with you.

## Sports and activities covered

The following lists detail 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 your compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads). If you are participating in any other sports or activities not mentioned, please telephone our customer helpline on 01223 454290 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. No cover under Section G – Personal liability for those sports or activities marked with\*

### Covered as standard without charge

abseiling (within organisers guidelines)	football (amateur only and not main purpose of trip)	*sailing/yachting (if qualified or accompanied by a qualified person and no racing)
*administrative, clerical or professional occupations	frisbee/ultimate frisbee including competitions	sand boarding/surfing/skiing
aerobics	*glass bottom boats/bubbles	sand dune surfing/skiing
amateur athletics (track and field)	*go karting (within organisers guidelines)	*sand yachting (no racing)
archaeological digging	golf	sea canoeing/kayaking (within sight of land)
archery	great wall of China (walking only)	scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone or involved in cave diving)
assault course	handball	*shooting/small bore target/rifle range shooting (within organisers guidelines)
badminton	hitchhiking (organised groups of adults only)	skateboarding (wearing pads and helmets)
banana boating	horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)	snorkelling
baseball	hot air ballooning (organised pleasure rides only)	softball
basketball	*hovercraft driving/passenger	spear fishing (without tanks)
battle re-enactment	hurling (amateur only and not main purpose of trip)	*speed sailing (no racing)
beach games	indoor climbing (on climbing wall)	squash
billiards/snooker/pool	indoor skating/skateboarding (wearing pads and helmets)	*students working as counsellors or university exchanges for practical course work (non-manual)
blade skating	*jet boating (no racing)	surfing
body boarding (boogie boarding)	jogging	swimming
bowls	*jousting	swimming with dolphins
*camel riding	*karting (wearing a helmet and no racing)	swimming/bathing with elephants
canoeing (up to grade 2 rivers)	kayaking (up to grade 2 rivers)	Sydney harbour bridge (organised and walking across clipped onto a safety line)
capoeira - no contact - dance movement only	korfball	table tennis
*carer	mountain biking (wearing a helmet and no racing)	*tall ship crewing (no racing)
*caring for children (au pair/nanny)	netball	ten pin bowling
*clay pigeon shooting	octopush	tennis
climbing (on climbing wall only)	orienteeing	trampoline
*coaching only (no playing or involvement in sport or activity)	*paint balling/war games (wearing eye protection)	tree canopy walking
cricket	passenger sledge	trekking/hiking/walking up to 2,500 metres above sea level
croquet	pedalos	tug of war
cross country running (non-competitive)	pony trekking (wearing a helmet)	volleyball
curling	*power boating (no racing and non-competitive)	wake boarding
cycling (wearing a helmet and no racing)	racket ball	water polo
dancing (including instruction)	rambling	water skiing/water ski jumping
deep sea fishing	refereeing (amateur only)	whale watching
*driving motorised vehicles (excluding Quad bikes) for which you are licenced to drive in the United Kingdom (Excluding off road driving, races, motor rallies, time trials, track days or competitions) and wearing a helmet if driving a motorbike, moped or scooter	ringos	wicker basket tobogganing
elephant riding/trekking	roller skating/blading/in line skating (wearing pads and helmets)	wind surfing/sailboarding
endurance activities (up to 2,500 metres above sea level)	rounders	wind tunnel flying (pads and helmets to be worn)
falconry	rowing (no racing)	yoga
fell walking/running (upto 2,500 metres above sea level)	running (non-competitive and not a marathon of any type)	zip lining/trekking (safety harness must be worn)
fencing	safari trekking/tracking in the bush (must be organised tour)	zorbing/hydro zorbing/sphering
fishing		
fives		
flying as a fare paying passenger in a fully licenced passenger carrying aircraft		
flying fox (cable car)		

## Sports and activities covered (*continued*)

### Covered if the appropriate winter sports premium has been paid

No cover under Section G – Personal liability for those sports or activities marked with \*

airboarding	kick sledging	snow boarding – off piste with a guide**
big foot skiing	ski-blading	snow carving (using non-powered hand tools only and not working above 3 metres from the ground)
blade skating	ski boarding	snow shoe walking
cross country skiing/Nordic skiing	ski run walking	snow tubing
dry slope skiing	skiing on piste**	winter walking (using crampons and ice picks only)
glacier skiing/walking	skiing alpine	
husky dog sledging (organised, non-competitive and with experienced local driver)	skiing – mono	
*ice go karting (within organisers guidelines)	skiing – off piste with a guide**	
ice skating	sledging/tobogganing on snow	
*ice windsurfing	*sledging/sleigh riding as a passenger (pulled by horse or reindeer)	
	snow blading	
	snow boarding on piste**	

\*\* A piste is a recognised and marked ski run within the resort boundaries.

## Emergency and medical service

You must contact AXA Assistance in the event of an illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation; or in the event of **curtailment** necessitating **your** early return **home**. The service operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation (returning **you** to **your home area**) and authorisation of medical expenses. If this is not possible because the condition requires emergency treatment **you** must contact AXA Assistance as soon as possible.

### Medical assistance abroad

AXA Assistance has the medical expertise, contacts and facilities to help should **you** be injured in an accident or fall ill. AXA Assistance 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 **close business associate** at home.

### Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, AXA Assistance will arrange for medical expenses, covered by the policy, to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact AXA Assistance for **you** as soon as possible. Private medical treatment is not covered unless authorised specifically by AXA Assistance.

For out-patient treatment, **you** should pay the hospital/clinic **yourself** and claim back medical expenses from **us** on **your** return to **your home area**. Beware of requests for **you** to sign for excessive treatment or charges. If **you** are in doubt, please call AXA Assistance for guidance.

### Reciprocal health agreements with other countries EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC). **You** can apply for an EHIC either online at [www.ehic.org.uk](http://www.ehic.org.uk) or by telephoning 0300 330 1350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the excess under Section B – Emergency medical and other expenses.

### Australia

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. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or by emailing [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au). Alternatively please call AXA Assistance for guidance.

If **you** are admitted to hospital **you** must contact AXA Assistance as soon as possible and get their authorisation for any treatment not available under MEDICARE.

### New Zealand

**United Kingdom** 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 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.

**Contact AXA Assistance on telephone number: +44 203 126 4121**

**Emergency and medical service**

# Section A

## Cancellation or curtailment charges

### What is covered

We will pay **you** up to £3,000 for **your** proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges (including excursions up to £250) which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if

- a) cancellation of the **trip** is necessary and unavoidable or
- b) the **trip** is **curtailed** before completion as a result of any of the following events:
  1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:
    - a) **you**
    - b) any person who **you** are travelling or have arranged to travel with
    - c) any person who **you** have arranged to travel with
  - d) **your close relative**
  - e) **your close business associate**.
2. **You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.
3. Redundancy of **you** or any person who **you** are travelling or have arranged to travel with (which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant).
4. **You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your/their** authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.

5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

If the same costs, charges or expenses are also covered under Section P – Travel disruption cover **you** can only claim for these under one section for the same event, not both.

### Special conditions relating to claims

1. **You** must get (at **your own expense**) a medical certificate from a **medical practitioner** and the prior approval of AXA Assistance to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
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.
3. If **you** cancel the **trip** due to:
  - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your own expense**) a medical certificate from either a registered mental health professional if **you** are under the care of Community Mental Health Team or if not, a consultant specialising in the relevant field or
  - b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your own expense**) a medical certificate from a **medical practitioner**

stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate

appointment, please make one for as early as possible and keep all details of this to help substantiate your claim.

#### What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each **insured person** but limited to £150 in all if **family cover** or **single parent cover** applies.
2. The cost of **your** unused original tickets where AXA Assistance or we have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate **you** to **yourhome**.
3. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
4. Any claims arising directly or indirectly from:
  - a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your/their** resignation, voluntary redundancy, **you/their** entering into a compromise agreement, or where **you/they** had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
  - b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
5. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
6. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
7. Anything mentioned in What is not covered applicable to all sections of the policy.

**You** should also refer to the Important conditions relating to health.

#### Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance, the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the Police or relevant authority.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

**To make a claim under this section please call:  
For curtailment claims +44 203 126 4121 or other claims 0345 271 4478**

# Section B

## Emergency medical and other expenses

### What is covered

We will pay you up to £5,000,000 for the following expenses which are necessarily incurred during a trip as a result of you suffering unforeseen **bodily injury**,

illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred outside of **your home area**.
3. Costs of telephone calls:
  - a) to AXA Assistance notifying and dealing with the problem for which you are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers you telephoned
  - b) incurred by you when you receive calls on your mobile phone from AXA Assistance for which you are able to provide receipts or other reasonable evidence to show the cost of the calls.
4. 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 by the hospital.
5. If you die:
  - a) outside **your home area** the reasonable additional cost of funeral expenses abroad up to a maximum of £5,000 plus the reasonable cost of returning your ashes to **your home**, or the additional costs of returning your body to **your home**
  - b) within **your home area** the reasonable additional cost of returning your ashes or body to **your home** up to a maximum of £750.
6. Reasonable additional transport and/or accommodation expenses incurred, up to the standard of your original booking (for example full or half board, all inclusive, bed and breakfast, self catering or room only), if it is medically necessary for you to stay beyond your scheduled return date.

This includes, with the prior authorisation of AXA Assistance, 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 **United Kingdom** or escort you. Also additional travel expenses to return you to **your home** or a suitable hospital nearby if you cannot use the return ticket.

7. With the prior authorisation of AXA Assistance, 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 utilised on the outward journey unless AXA Assistance agree otherwise.
8. The cost of mountain rescue services incurred outside of **your home area** where medically necessary.

### Special conditions relating to claims

1. You must tell AXA Assistance as soon as possible of any **bodily injury**, illness or disease which necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.
2. If you suffer **bodily injury**, illness or disease we reserve the right to move you from one hospital to another and/or arrange for your repatriation to the **United Kingdom** at any time during the trip. We will do this, if in the opinion of AXA Assistance 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.
3. 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. If you do not accept our decisions and do not want to be repatriated, then we will cancel all cover under all the medical related sections being Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section C – Personal accident of your policy and refuse to deal with claims for any further treatment and/or your repatriation to **your home area**.

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

### What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each **insured person** but limited to £150 in all if **family cover** or **single parent cover** applies.
  2. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
  3. The cost of **your** unused original tickets where AXA Assistance or **we** have arranged and paid for **you** to return to your **home**, if **you** cannot use the return ticket. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come **home**) from any additional costs **we** have incurred which are medically necessary to repatriate **you** to your **home**.
  4. Any claims arising directly or indirectly for:
    - a) The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
    - b) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
    - c) Any form of treatment or surgery which in the opinion of AXA Assistance or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to your **home area**.
    - d) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of your **home area**. *Where possible and with the agreement of your **medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.*
    - e) Additional costs arising from single or private room accommodation.
    - f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
  - g) Any costs incurred by **you** to visit another person in hospital.
  - h) Any expenses incurred after **you** have returned to **your home area**.
  - i) Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
    - i) for private treatment, or
    - ii) are funded by, or are recoverable from the Health Authority in **your home area**, or
    - iii) are funded by a reciprocal health agreement (RHA) between these countries and/or Islands.
  - j) Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
  - k) Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
5. Anything mentioned in What is not covered applicable to all sections of the policy.

**You** should also refer to the Important conditions relating to health.

### Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to AXA Assistance.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

**To make a claim under this section please call:  
For medical assistance and/or repatriation claims +44 203 126 4121 or  
other claims 0345 271 4478**

# Section C

## Hospital benefit

### What is covered

We will pay you £25 for every complete 24 hours you have to stay in hospital as an in-patient or are confined to your accommodation due to your compulsory quarantine or on the orders of a medical practitioner outside your home area, up to a maximum of £1,500 as a result of **bodily injury**, illness or disease you sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. *This payment is meant to help you pay for additional expenses such as taxi fares and phone calls incurred by your visitors during your stay in hospital.*

### Special conditions relating to claims

1. You must tell AXA Assistance as soon as possible of any bodily injury, illness or disease which necessitates your admittance to hospital as an in-patient, compulsory quarantine or confinement to your accommodation on the orders of a medical practitioner.

### What is not covered

1. Any claims arising directly or indirectly from:

- a) Any additional period of hospitalisation, compulsory quarantine or confinement to your accommodation:
  - i) relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated your admittance into hospital.
  - ii) relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
  - iii) following your decision not to be repatriated after the date, when in the opinion of AXA Assistance it is safe to do so.

- b) Hospitalisation, compulsory quarantine or confinement to your accommodation:
  - i) relating to any form of treatment or surgery which in the opinion of AXA Assistance or us (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until your return to your home area.
  - ii) as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
  - iii) occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement (RHA) between these countries and/or Islands, or are funded by or recoverable from the Health Authority in your home area.

2. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

We will require (at your own expense) the following evidence where relevant:

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when you were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to your accommodation.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0345 271 4478

# Section D

## Personal accident

**Special definitions relating to this section** (*which are shown in italics*)

### *Loss of limb*

– means 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*

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

- a) in both eyes, if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) 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).

### **What is covered**

We will pay one of the benefits shown below if you sustain **bodily injury** which shall solely and independently of any other cause, result within two years in your death, *loss of limb*, *loss of sight* or permanent total disablement.

### **Special conditions relating to claims**

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

### **Provisions**

1. Benefit is not payable to you:
  - a) Under more than one of items 1, 2 or 3.
  - b) Under item 2, if the permanent loss of use is only partial and not total and complete (being 100%).
  - c) Under item 3, until one year after the date you sustain **bodily injury**.
  - d) Under item 3, if you are able or may be able to carry out any relevant occupation after one year.
2. Benefit 1 will be paid to the deceased **insured person's** estate.

### **What is not covered**

1. Anything mentioned in What is not covered applicable to all sections of the policy.

### **Claims evidence**

We will require (at your own expense) the following evidence where relevant:

- In the event of death, the original death certificate.
- A medical certificate or report in relation to claims for *loss of limb*, *loss of sight* or permanent total disablement.
- Any other relevant information relating to your claim under this section that we may ask you for.

<b>BENEFIT</b>	<b>Up to age 15 years inclusive</b>	<b>Age 16 years to 64 years inclusive</b>	<b>Age 65 years and over</b>
1. Death	£3,000	£15,000	£3,000
2. <i>Loss of one or more limbs and/or loss of sight</i> in one or both eyes	£15,000	£15,000	Not covered
3. Permanent total disablement	£15,000	£15,000	Not covered

**To make a claim under this section please call 0345 271 4478**

# Section E

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## Baggage

### What is covered

1. We will pay you up to £1,500 for the accidental loss of, theft of or damage to **baggage** and **valuables**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or we may replace, reinstate or repair the lost or damaged **baggage** and **valuables**.

The maximum we will pay you for the following items is:

- a) £250 for any one article, pair or set of articles
  - b) £300 for the total for all **valuables**.
2. We will also pay you up to the amounts shown below:
    - a) £100 for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to you within 12 hours, as long as we receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed
    - b) £200 for the replacement of **your** lost, stolen or damaged prescribed medication.

If the loss is permanent we will deduct the amount paid from the final amount to be paid under this section.

### Special conditions relating to claims

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 (at your own expense) a written report of the loss, theft or attempted theft of all **baggage** and **valuables**.
2. If **baggage** (and where applicable **valuables**) 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 (at your own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged whilst in the care of an airline you must:
  - a) get a Property Irregularity Report from the airline

- b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
  - c) keep all travel tickets and tags for submission if you are going to make a claim under this policy.
4. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

### What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each **insured person** (except claims under subsection 2 of What is covered) but limited to £150 if **family cover** or **single parent cover** applies.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport operator**) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
  - a) overnight between 9 pm and 9 am (local time) or
  - b) at any time between 9 am and 9 pm (local time) unless:
    - i) it is locked out of sight in a **secure baggage area** and
    - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business equipment, business goods, samples, tools of trade and other items used in connection with **your business**, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

We will require (at **your own expense**) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt, proof of ownership or valuations for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your baggage** is temporarily lost in transit for more than 12 hours.
- A letter from the carrier confirming the number of hours **your baggage** was delayed for.
- Repair report where applicable.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

**To make a claim under this section please call 0345 271 4478**

## Section F

### Personal money, passport and documents

#### What is covered

1. We will pay **you** up to the amounts shown below for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). We will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.  
The maximum **we** will pay for the following items is:
  - a) £250 for bank notes, currency notes and coins
  - b) £50 for bank notes, currency notes and coins, if **you** are under the age of 16
  - c) £250 for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa obtained outside **your home area** and the value of the unused portion of **your** passport, visa or driving licence).
2. We will pay **you** up to £200 for reasonable additional travel and accommodation expenses necessarily incurred outside **your home area** to obtain a replacement of **your** passport or

visa which has been lost or stolen outside your home area.

### Special conditions relating to claims

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 (at your own expense) a written report of the loss, theft or attempted theft of all personal money, passports or documents.
2. If personal money or passports are lost, stolen or damaged while in the care of a hotel or your accommodation provider you must report details of the loss, theft or damage to them in writing and get (at your own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
3. If documents are 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 (at your own expense) written confirmation.
4. If documents are lost, stolen or damaged whilst in the care of an airline you must:
  - a) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy)
  - b) keep all travel tickets and tags for submission to us if you are going to make a claim under this policy.
5. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

### What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each insured person but limited to £150 if family cover or single parent cover applies.
2. Loss, theft or of damage to personal money or your passport or visa if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator)

unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.

3. Loss, theft or of damage to travellers' cheques if you have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. Any additional travel and accommodation expenses incurred because you were unable to board the public transport on which you were booked to return to the United Kingdom or continue your trip as a result of the accidental loss of, theft of or damage to your passport and/or visa.
8. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Original receipts, proof of ownership or valuations for items lost, stolen or damaged.
- Receipts or bills or proof of purchase for any transport and accommodation expenses claimed for.
- Receipt for all currency and travellers cheques transactions.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0345 271 4478

# Section G

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## Personal liability

### What is covered

We will pay you up to £2,000,000 (including legal costs and expenses) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in your employment or who is not a **close relative** or persons residing with you but not paying for their accommodation.
2. 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.

### Special conditions relating to claims

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

### What is not covered

1. The first £100 of each and every claim, arising from the same incident claimed for under this section in relation to any temporary holiday accommodation occupied by you.
2. Compensation or legal costs arising directly or indirectly from:
  - a) Liability which has been assumed by you under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
  - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
  - c) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
  - d) The transmission of any contagious or infectious disease or virus.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

We will require (at your own expense) the following evidence where relevant:

- Full details in writing of any incident.
- Any court claim form, summons, letter of claim or other document must be sent to us as soon as you receive it.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0345 271 4478

# Section H

## Delayed departure

### What is covered

If the **public transport** on which you are booked to travel:

1. is delayed at the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland (but not including delays to any subsequent outbound or return connecting **public transport**) for at least 12 hours from the scheduled time of departure, or
2. is cancelled before or after the scheduled time of departure

as a result of any of the following events:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the **public transport** on which you are booked to travel

we will pay you:

1. £20 for the first completed 12 hours delay and £10 for each full 12 hours delay after that, up to a maximum of £100 (*which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay*) provided you eventually travel, or
2. Up to £3,000 for your proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay, if:
  - a) after a delay of at least 12 hours, or
  - b) following cancellation, no suitable alternative **public transport** is provided within 12 hours of the scheduled time of departure

you choose to cancel **your trip** before departure from the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.

You can only claim under subsection 1. or 2. above for the same event, not both.

You can only claim under one of either Section H – Delayed departure, Section I – Missed departure

or Section P – Travel disruption cover for the same event.

### Special conditions relating to claims

1. You must check in according to the itinerary given to you unless your tour operator has requested you not to travel to the airport.
2. You must get written confirmation (at your own expense) from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of your check in times and details of any alternative transport offered.
3. You must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of your ticket from them in accordance with such terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.
4. Where applicable you must get (at your own expense) written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by you will not be provided and the reason for this.

### What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each **insured person** under subsection 2. of What is covered, but limited to £150 in all if **family cover** or **single parent cover** applies.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any **trip**.
  - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.

- c) Any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.
- d) Volcanic eruptions and/or volcanic ash clouds.
3. For subsection 2. only of What is covered:
- a) The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- b) Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
- c) Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
- d) Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
- e) 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.
- f) Any costs incurred by **you** which are recoverable from your credit/debit card provider or for which **you** receive or are expected to receive compensation or re-imbusement.
- g) Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
- h) Any cost if **your trip** was booked as part of a **package** holiday.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

#### Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details of the travel itinerary supplied to **you**.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in time.
- In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the trip.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Written confirmation from the provider of transport/accommodation that compensation, assistance or reimbursement of any costs, charges and expenses incurred by you will not be provided and the reason for this.
- Any other relevant information relating to **your** claim under this section that we may ask **you** for.

**To make a claim under this section please call 0345 271 4478**

# Section I

## Missed departure

### What is covered

We will pay you up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to the **United Kingdom**, if you fail to arrive at the departure point (including for residents of Northern Ireland any departure point in the Republic of Ireland) in time to board the **public transport** on which you are booked to travel on for the initial international outbound and return legs only of the **trip** as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which you are travelling or
3. an accident or breakdown happening ahead of you on a public road which causes an unexpected delay to the vehicle in which you are travelling or
4. strike, industrial action or adverse weather conditions.

If the same expenses are also covered under Section H – Delayed departure or Section P – Travel disruption cover you can only claim under one section for the same event.

### Special conditions relating to claims

1. You must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver you to the departure point.

### What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each **insured person** but limited to £150 in all if **family cover** or **single parent cover** applies.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any **trip**.
  - b) An accident to or breakdown of the vehicle in which you are travelling when a repairers report or other evidence is not provided.

- c) Breakdown of any vehicle owned by you which has not been serviced properly and maintained in accordance with manufacturer's instructions.
  - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
  - e) Your failure to arrive at the departure point in time to board any connecting **public transport** after your departure on the initial international outbound and return legs of the **trip**.
  - f) Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
  - g) **Trips** solely within the **United Kingdom**.
3. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
  4. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A letter from the **public transport** provider detailing the reasons for failure.
- A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- Your unused travel tickets.
- Receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to your claim under this section that we may ask you for.

To make a claim under this section please call 0345 271 4478

# Section J

## Legal expenses and assistance

### What is covered

We will pay up to £25,000 for legal costs to pursue a civil action for compensation, against someone else who causes you **bodily injury**, illness or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount we will pay for all such claims shall not exceed £50,000.

### 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.

### What is not covered

We shall not be liable for:

1. Any claim where in our opinion there is insufficient prospect of success in obtaining reasonable compensation.

2. 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**.
3. Legal costs and expenses incurred prior to our written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
6. Legal costs and expenses incurred if an action is brought in more than one country.
7. Any claim where in our opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
8. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
9. The costs of any Appeal.
10. Claims by you other than in your private capacity.
11. Anything mentioned in What is not covered applicable to all sections of the policy.

### Claims evidence

We will require (at your own expense) 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.

To make a claim under this section please call 0345 271 4478

## Sections K, L, M, N and O

### Winter sports (only OPERATIVE if indicated in the schedule)

Cover for sections K, L, M, N and O only operates:-

1. Under single trip policies – if the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.
2. Under annual multi trip policies – for a period no more than 17 days in total in each **period of insurance**, providing the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.

## Section K

### Ski equipment (only OPERATIVE if indicated in the schedule)

#### What is covered

We will pay **you** up to £500 for the accidental loss of, theft of or damage to **your own ski equipment**, or up to £250 for hired **ski equipment**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value – calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **ski equipment**.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, pair or set of articles is the amount payable calculated from the table above or £250 whichever is the less.

#### Special conditions relating to claims

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 (at **your own expense**) of the loss, theft or attempted theft of all **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 (at **your own expense**) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
  - a) get a Property Irregularity Report from the airline
  - b) give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy)
  - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
4. **You** must provide (at **your own expense**) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your claim**.

#### What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each **insured person** but limited to £150 if **family cover** or **single parent cover** applies.
2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended vehicle**:
  - a) overnight between 9 pm and 9 am (local time) or

- b) at any time between 9 am and 9 pm (local time) unless:
- i) it is locked out of sight in a **secure baggage area** and
  - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
  4. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
  5. Anything mentioned in What is not covered applicable to all sections of the policy.

#### Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- An original receipt or proof of ownership for items lost, stolen or damaged.
- Repair report where applicable.
- Any other relevant information relating to your claim under this section that we may ask you for.

**To make a claim under this section please call 0345 271 4478**

## Section L

### Ski equipment hire (*only OPERATIVE if indicated in the schedule*)

#### What is covered

We will pay you up to £15 per day, up to a maximum of £250 for the reasonable cost of hiring replacement ski equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of your own ski equipment.

#### Special conditions relating to claims

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 (at your own expense) a written report of the loss, theft or attempted theft of your own 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 (at your own expense) written confirmation.

3. If ski equipment is lost, stolen or damaged whilst in the care of an airline you must:
  - a) get a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
  - c) keep all travel tickets and tags for submission if you are going to make a claim under this policy.
4. You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.

#### What is not covered

1. Loss, theft of or damage to ski equipment contained in an unattended vehicle:
  - a) overnight between 9 pm and 9 am (local time) or

- b) at any time between 9 am and 9 pm (local time) unless:
- i) it is locked out of sight in a **secure baggage area** and
  - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
  3. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
  4. Anything mentioned in What is not covered applicable to all sections of the policy.

#### Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission. An original receipt, proof of ownership or valuations for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.
- Any other relevant information relating to your claim under this section that **we** may ask you for.

**To make a claim under this section please call 0345 271 4478**

## Section M

### **Ski pack (only OPERATIVE if indicated in the schedule)**

#### What is covered

We will pay you:

- a) Up to £500 for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your** **bodily injury**, illness or disease.
- b) Up to £150 for the unused portion of **your** lift pass if **you** lose it.

**You** can only claim under Section M – Ski pack or Section P – Travel disruption cover for the same event, not both.

#### Special conditions relating to claims

1. **You** must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that the **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

#### What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

#### Claims evidence

We will require (at your own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.
- Any other relevant information relating to **your** claim under this section that **we** may ask you for.

**To make a claim under this section please call 0345 271 4478**

## Section N

### Piste closure (*only OPERATIVE if indicated in the schedule*)

#### What is covered

We will pay **you** up to £30 per day, up to a maximum of £300 for transport costs necessarily incurred by **you**, to travel to and from an alternative site if either lack of or excess of snow, or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski. The cover only applies:

- a) To the resort which **you** have pre-booked for a period more than 12 hours and for as long as these conditions continue at the resort, but not more than the pre-booked period of **your** trip and
- b) To trips taken outside the **United Kingdom** during the published ski season for **your** resort.

If no alternative sites are available, we will pay **you** compensation of £30 per day up to a maximum of £300.

#### Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority, ski lift

operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

#### What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. Anything mentioned in What is not covered applicable to all sections of the policy.

#### Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.
- Receipts or bills for any transport costs claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

**To make a claim under this section please call 0345 271 4478**

## Section O

### Avalanche or landslide cover (*only OPERATIVE if indicated in the schedule*)

#### What is covered

We will pay **you** up to £300 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed for more than 12 hours by avalanche or landslide. The cover only applies to trips taken outside the **United Kingdom** during the published ski season for **your** resort.

#### Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

#### What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

#### Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A letter from the relevant authority or **your** tour operator's representative confirming details of the avalanche or landslide that caused the delay and the period of delay.
- Receipts or bills for any accommodation and travel expenses claimed for.

Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

**To make a claim under this section please call 0345 271 4478**

# Section P

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## Travel disruption cover

### Special definition relating to this section

#### Pre-paid charges

- means charges **you** have paid before **you** travel, or are contracted to pay, for car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, and (where the appropriate winter sports premium has been paid) ski school fees, lift passes and hired **ski equipment**.

#### What is covered

##### Before you reach your destination

1. **We** will pay **you** up to £3,000 for **your** proportion only of any unused travel, accommodation and other **pre-paid charges** (including excursions up to £250) that **you** cannot claim back from any other source if **you** cannot travel and have to cancel **your trip** as a result of:
  - a) The **public transport** on which **you** were booked to travel from **your home area** being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** unused travel costs where the cancellation or delay is caused by the insolvency of the **public transport operator**); or
  - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
  - c) 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 to 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; or
  - d) The insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation.
2. **We** will pay **you** up to £3,000 for **your** proportion only of any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (but on a room only basis) that **you** cannot claim back from any other source if **you** have to make alternative arrangements to reach **your** destination as a result of:
  - a) The **public transport** on which **you** were booked to travel from **your home area** being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport operator**), or being diverted or re-directed after take-off; or
  - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours.
3. If the **public transport** on which **you** were booked to travel from **your home area** (including any onward connecting **public transport**) is cancelled or delayed for at least 12 hours **we** will pay **you** £20 for the first 12 hours delay and £10 for each full 12 hours delay after that up to a maximum of £100 providing **you** eventually continue the **trip** (*this will help **you** pay for telephone calls made and meals and refreshments purchased during the delay*).
4. **We** will pay **you** up to £3,000 for **your** proportion only of any unused travel, accommodation and other **pre-paid charges** (including excursions up to £250) that **you** cannot claim back from any other source if **you** fail to:

- a) arrive at the departure point in the **United Kingdom** in time to board the **public transport** on which **you** are booked to travel on for the initial international outbound leg of the **trip**; or
- b) reach **your** final destination in the case of a **trip** solely within the **United Kingdom**

as a result of any of the following events:

- i) the failure of other **public transport**; or
- ii) an accident to or breakdown of the vehicle in which **you** are travelling; or
- iii) an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling; or
- iv) strike or industrial action; or
- v) adverse weather conditions preventing **you** from leaving **your home**, travelling by road, rail or any other means, to **your** final destination, or reaching the international departure point or **your** final destination in the **United Kingdom** because they are inaccessible due to the weather conditions

and despite making or attempting to make alternative arrangements to reach **your** destination, **you** choose to cancel **your trip** before departure from the **United Kingdom** (or before reaching **your** destination in the case of a **trip** solely within the **United Kingdom**), because no suitable alternative **public transport** or other transport facilities could be provided in time to enable **you** to safely continue with at least 50 percent of **your** booked trip.

- 5. **We** will pay **you** up to £500 for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (but on a room only basis) **you** have to pay to reach **your** overseas destination that **you** cannot claim back from any other source if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel as a result of:
  - a) The failure of other **public transport**; or
  - b) Strike, industrial action or adverse weather conditions; or
  - c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other

suitable alternative flight could be provided within 12 hours.

#### **While you are at your destination**

- 6. **We** will pay **you** up to £3,000 for **your** proportion only of any unused travel, accommodation (including excursions up to £250) and other **pre-paid charges** that **you** cannot claim back from any other source together with any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self catering or room only) if **you** have to:
  - a) Move to other accommodation at any point during **your trip** as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation; or
  - b) **Curtail your trip** with prior authorisation of AXA Assistance as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation and **you** need to be repatriated to **your home**; or
  - c) **Curtail your trip** with prior authorisation of AXA Assistance as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in the country **you** are in recommending evacuation from the country or specific area **you** have travelled to providing the advice came into force after **you** left **your home area** to commence the **trip**.

#### **On the way home**

- 7. **We** will pay **you** up to £3,000 for **your** proportion only of any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (for example full or

half board, all inclusive, bed and breakfast, self catering or room only) that **you** cannot claim back from any other source if **you** have to make alternative arrangements to return to **your home** or stay longer outside of **your home area** as a result of:

- a) The **public transport** on which **you** were booked to travel to **your home area** including connections being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** unused travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator), or being diverted or re-directed after take-off; or
  - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours.
8. If the **public transport** on which **you** were booked to travel to **your home area** (including any onward connecting **public transport**) is cancelled or delayed for at least 12 hours **we** will pay **you** £20 for the first 12 hours delay and £10 for each full 12 hours delay after that up to a maximum of £100 providing **you** return to **your home** on the next available suitable **public transport** (*this will help **you** pay for telephone calls made and meals and refreshments purchased during the delay.*)
9. **We** will pay **you** up to £500 for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (but on a room only basis) **you** have to pay to return to **your home** that **you** cannot claim back from any other source if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel including those within the **United Kingdom** as a result of:
- a) The failure of other **public transport**; or
  - b) Strike, industrial action or adverse weather conditions; or
  - c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

**You** can only claim under one of either Section P – Travel disruption cover, Section H – Delayed departure, Section I – Missed departure or Section M – Ski pack for the same event.

#### Special conditions relating to claims (applicable to all sections of cover)

1. If **you** fail to notify the travel agent, tour operator, provider of transport or accommodation (or their booking agents) 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 applied otherwise.
2. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation or their booking agents (or the administrators of either), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. **You** must give notice as soon as possible to AXA Assistance of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must check in according to the itinerary supplied to **you** unless **your** tour operator, the **public transport** operator (or their handling agents) have requested **you** not to travel to the departure point.
5. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.
6. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
7. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Whether **you** have booked a **package** holiday or just a flight, compensation will normally be available to **you** from financial protection schemes arranged or overseen by the Civil Aviation Authority (CAA) such as the Air Travel

Organisers' Licensing (ATOL) scheme and Flight-Only and Flight-Plus Arrangements, or by way of a bond held by a trade association such as the Association of British Travel Agents (ABTA) scheme if **your package** holiday does not include a flight.

8. Where applicable **you** must get (at **your own expense**) written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.

#### **What is not covered (applicable to all sections of cover)**

1. The first £75 of each and every claim, per incident claimed for under this section for each **insured person** (except claims under subsections 3. and 8. of What is covered) but limited to £150 if **family cover** or **single parent cover** applies.
2. 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).
3. Claims arising directly or indirectly from:
  - a) Strike, industrial action or the Travel Advice Unit of the Foreign & 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**.
  - b) An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
  - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
  - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
- e) 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 or their handling agents.
4. Any claims arising whilst **you** are on a day-trip.
5. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs or fees incurred by **you** as part of **your** involvement in such schemes are not covered.
8. Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
9. 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.
10. Any costs incurred by **you** which are recoverable from your credit/debit card provider or for which **you** receive or are expected to receive compensation or re-imbusement.
11. 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.
12. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip** (except as provided for under subsections 6. and 7. of What is covered where **you** have to move to other accommodation or stay longer outside of **your home area**).

13. 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.
14. Any cost if **your trip** was booked as part of a **package** holiday except under:
  - a) subsections 3 and 8 of What is covered; or
  - b) subsections 1 and 7 of What is covered for any cost relating to **pre-paid charges** which do not form part of **your package** holiday; or
  - c) subsections 1, 2, 4, and 5 of What is covered if **you** fail to reach **your** overseas destination to commence the **package** holiday due to an event covered under this section and because of this **you** were not entitled to claim compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** from the tour operator.
15. Anything mentioned in What is not covered applicable to all sections of the policy.

#### Claims evidence

We will require the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth office (FCO).
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator, provider of transport/accommodation (or their booking agents).
- A letter from the **public transport** provider detailing the reasons for failure.
- A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike or industrial action.

- In the case of adverse weather conditions a report from the Met Office, **public transport** provider, carrier or authority, relevant highway agency, local authority, local radio station or newspaper confirming details of the adverse weather conditions and if road closures on **your** planned route were made and/or red or amber severe weather warnings issued for the area concerned.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator, provider of transport/accommodation (or their booking agents) of the separate costs of transport, accommodation, Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Written confirmation from **your public transport** operator (or their handling agents) of the cancellation, number of hours delay or denied boarding and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
- Written confirmation from the company providing the accommodation or their booking agents (or the administrators of either), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Written confirmation from the provider of transport/accommodation or **your** tour operator that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call:  
For curtailment and/or repatriation claims +44 203 126 4121 or  
other claims 0345 271 4478**

# Making a complaint

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AXA Insurance UK plc aims to provide the highest standard of service to every customer.

If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right.

All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

## Making your complaint

If **your** complaint relates to **your** policy, please contact **Fred Chate**, Director of Freedom Insurance Services Limited, by telephone on 01480 220673 or in writing at Freedom Insurance Services Ltd., 58 Market Square, St Neots, Cambridgeshire PE19 2AAR. Please be ready to quote **your** policy reference number.

If **your** query is regarding claims service or the emergency assistance service please contact:

For all claims except medical assistance claims:  
Lifestyle Claim Complaints Team  
3rd Floor, Brooke Lawrence House  
Civic Drive  
Ipswich  
IP1 2AN  
lifestyleclaimcomplaints@axa-insurance.co.uk

For medical assistance claims:  
AXA Travel Insurance Ltd  
The Quadrangle  
106-118 Station Road  
Redhill  
Surrey  
RH1 1PR  
United Kingdom  
claimcomplaints@axa-travel-insurance.com

## Beyond AXA

If **you** remain dissatisfied with the outcome and **you** do wish to complain please forward details of **your** complaint, as follows:

Ask the Financial Ombudsman Service (FOS) to review **your** case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. For enquiries and consumer helpline telephone 0300 123 9123 from a mobile or 0800 023 4567 from a landline. Further information can be found at their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). FOS can only consider complaints after **you** have received a final response from **us**.

## Our promise to you

### We will

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from complaints to continuously improve **our** service.



**freedom**

INSURANCE SERVICES LTD

Customer services	<b>01223 454290</b>
Travel claims line	<b>0345 271 4478</b>
Medical assistance	<b>+44 203 126 4121</b>
Legal expenses line	<b>+44 1737 815084</b>

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Freedom Insurance Services Limited is authorised and regulated by the Financial Conduct Authority reference number 306536.