

This policy is provided by AXA Travel Insurance and underwritten by Inter Partner Assistance, 10/11 Mary Street, Dublin 1, Ireland, which is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487. All are member companies of the AXA Assistance Group. This insurance programme is provided through MPI Brokers, West House, West Street, Haslemere, Surrey, GU27 2AB. MPI Brokers is a trading name of Michael Pettifer Insurance Brokers Limited and all the above companies are authorised and regulated by the Financial Services Authority. *travelandinsure.com* is a trading name of Travel and Insure Limited who is an appointed representative of MPI Brokers.

**Your** travel insurance policy contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of the certificate. In return for having accepted **Your** premium, **We** will in the event of **Bodily Injury**, death, **Medical Condition**, loss, theft, damage or other events happening within the **Period of Insurance** provide insurance in accordance with the sections of **Your** policy as per **Your** certificate. The certificate and any endorsements are all part of the policy. The information that **You** have supplied forms part of the contract of insurance with **Us**. **Your** certificate is evidence of that contract. We wish to draw **Your** attention to some important features of **Your** insurance:

#### AGE LIMITS

Single Trip - Max 74 years at time of purchasing **Your** insurance.  
Annual multi trip - Max 64 years at time of purchasing **Your** insurance.

#### APPLICABLE LAW

**Your** policy will be governed by the law of **Your Country of Residence** unless **We** have specifically agreed otherwise.

#### CONDITIONS AND EXCLUSIONS

Specific Conditions and Exclusions apply to individual Sections of **Your** insurance, whilst General Exclusions and Conditions will apply to the whole of **Your** insurance. Where **We** have asked for **You** to provide certain documents, failure to do so may affect the process and assessment of **Your** claim.

#### CONTRACT OF INSURANCE

For single trip and annual multi trip policies, this insurance is valid for the dates shown on your certificate.

#### COOLING OFF PERIOD

Please examine the policy and certificate and return them within 14 days of receipt if they do not meet **Your** requirements provided **You** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. This may incur an administrative charge of up to £15.

#### COUNTRY OF RESIDENCE

This policy is only available to **You** if **You** are a permanent resident in the **United Kingdom** and registered with a **Medical Practitioner** in the **United Kingdom**.

#### DATA PROTECTION ACT

All personal data provided is protected under the Data Protection Act 1998. Such data will not be passed to third parties, other than where necessary for the completion of this insurance to the insurance company, the Broker and their agents. **Your** details will not be passed to any other company for marketing or advertising purposes unless **We** specifically ask **You**. If **You** make a claim under the policy, **You** will be requested to provide personal details to **Us** or our agents, including some which may be 'sensitive' under the Act. **You** will be asked to sign a specific declaration when claiming, consenting to the processing and use of this data, as necessary, by the

insurance company, the Broker and their agents, and within the controls of the Data Protection Act.

#### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Inter Partner Assistance Irish Branch is covered by the FSCS. **You** may be entitled to compensation from the scheme if **We** cannot meet **Our** obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limited. Further information about the compensation scheme arrangements is available from FSCS.

#### HAZARDOUS ACTIVITIES

If **You** are going to take part in dangerous sports or pastimes where there is a risk of injury, check that this insurance covers **You**, or, in doubt, ask *travelandinsure.com* on hazardous sports on +44 (0)845 180 0064.

#### HEALTH NOTICE

The *travelandinsure.com* policy contains exclusions and conditions relating to your health. In particular, it contains exclusions regarding pre-existing medical conditions concerning the health of the people travelling and of other people upon whose health the **Trip** depends. **You** are advised to read this document carefully.

#### MEDICAL ASSISTANCE

In the event of a medical emergency you must contact **AXA Assistance** as soon as possible if expenses are likely to be incurred in excess of £500 and, in any event, if you are admitted to hospital. Please call: +44 (0)845 271 4490.

#### POLICY EXCESSES

Under some sections of this insurance, claims will be subject to an excess. This means **You** will be responsible for paying the first part of the claim. The excesses apply separately to each person claiming.

**POLICY LIMITS.** This insurance has limits on the amount **We** will pay under each Section as shown in the Policy Schedule. Some Sections also include other specific limits, for example, for any one item or for **Valuables** in total.

#### POLICY WORDING DOCUMENT

**You** should read this carefully. It gives full details of what is and is not covered and the conditions of the cover.

#### PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time **You** lose them and not on a 'new for old' or replacement cost basis.

#### REASONABLE CARE

**You** need to take all reasonable care to protect **Yourself** and **Your** property as **You** would if **You** were not insured.

#### TERRITORIAL LIMITS

Area 1 – The **United Kingdom**, the Republic of Ireland, the Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Cape Verde Islands, Mediterranean Islands and non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya, and Albania).

Area 2 - Worldwide excluding the United States of America and Canada.

Area 3 - Worldwide including the United States of America and Canada.

#### TRAVEL CLAIMS

If **You** need to make a claim, please contact **AXA Assistance Claims** on +44 (0)845 271 4491. For further details, please look at page 9.

SCHEDULE OF SECTIONS AND SUMS INSURED

TITLE		SUMS INSURED			EXCESS		
SECTION		BRONZE	SILVER	GOLD	Applies to all levels of Cover		
<b>A</b>	CANCELLATION & CURTAILMENT	£1,000	£3,000	£5,000	£50 £25 (Loss of Deposit)		
<b>B</b>	EMERGENCY MEDICAL EXPENSES & REPATRIATION	£2,000,000	£5,000,000	£10,000,000	£50 £100 (over 65's)		
	DENTAL TREATMENT (emergency pain relief only)	£250	£250	£250	£50		
	CONVALESCENCE	Per Day	-	-	£100	NIL	
		Max in Total	-	-	£1,000		
	2 HOSPITAL BENEFIT	Per Day	-	£20	£30	NIL	
		Max in Total	-	£500	£750		
3 MUGGING BENEFIT	Per Day	-	£20	£20	NIL		
	Max in Total	-	£100	£100			
<b>C</b>	PERSONAL ACCIDENT, Maximum	-	£25,000	£50,000	NIL		
	Loss of Limbs or Sight (aged 65 and under)	-	£25,000	£50,000	-		
	Permanent Total Disablement (aged 65 and under)	-	£25,000	£50,000	-		
	Death Benefit (aged 18 to 65)	-	£8,500	£17,000	-		
	Death Benefit (under 18 or 66 yrs and over)	-	£4,000	£8,000	-		
	All Benefits (66 years and over)	-	£4,000	£8,000	-		
<b>D</b>	1 DELAYED DEPARTURE	First 12 Hours	£20	£30	£40	NIL	
		Additional 6 Hours	£10	£15	£20		
		Max in Total	£60	£200	£260		
	2 ABANDONMENT	After 24 hrs for Trips of 1 to 7 Days	-	£3,000	£5,000	£50	
		After 36 hrs for Trips over 8 Days	-	£3,000	£5,000		
	3 MISSED DEPARTURE	Europe	£200	£200	£500	NIL	
Worldwide		£300	£600	£1,000			
<b>E</b>	BAGGAGE, MONEY, PASSPORT	-	£1,000	£2,000	£50		
	Single Item Limit (Maximum)	-	£250	£250			
	Valuables Limit in Total	-	£500	£500			
	MONEY	-	£500	£500	£50		
	LOSS OF PASSPORT	-	£250	£250			
	DELAYED BAGGAGE, Maximum	-	£250	£350	-		
	After first full 12 Hours (12 to 24 hrs)	-	£75	£100	-		
	After next 12 Hours (24 to 36 hrs) additional	-	£75	£100	-		
After next 12 Hours (over 36 hours) additional	-	£100	£150	-			
<b>F</b>	BUSINESS COVER (OPTIONAL)						
	1 BUSINESS EQUIPMENT	Single Item Limit	-	£750	£750	£75	
		Computer Single Item Limit	-	£1,500	£1,500		
		Samples Limit	-	£500	£500		
		DELAYED BUSINESS EQUIPMENT AND HIRE	Per Day	-	£100		£100
			Max in Total	-	£300		£300
		COURIER OF ESSENTIAL EQUIPMENT	-	£500	£500		£75 (damage only)
	2 BUSINESS MONEY	-	£500	£500	£75		
	<b>G</b>	WINTERSPORTS COVER (OPTIONAL SINGLE TRIP) (INCLUDED ANNUAL MULTI TRIP)					
		1 SKI EQUIPMENT OWNED	Single Item Limit	£500	£1,000	£1,000	£75
Single Item Limit			£250	£500	£500	£75	
Single Item Limit			£150	£250	£250	-	
SKI HIRE			Per Day	£20	£30	£30	
			Max in Total	£200	£300	£300	
2 SKI PACK		Per Day	£30	£50	£50	-	
		Max in Total	£200	£300	£300		
3 PISTE OR AVALANCHE CLOSURE		Per Day	-	£30	£30	-	
		Max in Total	-	£300	£300		
<b>H</b>	GOLF COVER (OPTIONAL)						
	1 GOLF EQUIPMENT	Single Item Limit	-	£1,000	£1,000	£75	
		Single Item Limit	-	£200	£200	-	
		GOLF EQUIPMENT HIRE	Per Day	-	£30	£30	
	Max in Total		-	£300	£300		
	2 NON REFUNDABLE GOLFING FEES	Per Day	-	£75	£75	-	
		Max in Total	-	£300	£300		
3 HOLE IN ONE BENEFIT	-	£50	£50	-			
<b>I</b>	WEDDING COVER (OPTIONAL)						
	WEDDING RINGS (per person)	-	£250	£250	£50		
	WEDDING GIFTS (per couple)	-	£1,000	£1,000	£100		
	WEDDING CLOTHES (per person)	-	£1,500	£1,500	£50		
	WEDDING PHOTOGRAPHS (per couple)	-	£750	£750	£50		
<b>J</b>	PERSONAL LIABILITY	£1,000,000	£2,000,000	£2,000,000	£300		
<b>K</b>	OVERSEAS LEGAL EXPENSES	£5,000	£15,000	£25,000	£300		
<b>L</b>	CATASTROPHE COVER	-	£1,000	£1,000	£50		
<b>M</b>	HIJACK	Per Day	-	£50	NIL		
		Max in Total	-	£1,000			
<b>N</b>	INCONVENIENCE COVER	-	-	£750	NIL		
<b>O</b>	WITHDRAWAL OF SERVICES	Per Day	-	£30	Nil		
		Max In Total	-	£300			
<b>P</b>	DYNAMIC PACKAGING	-	-	£750	£75		

**DEFINITIONS**

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

**You/Your/Insured Person**

Means each person travelling on a **Trip** whose name appears in the policy certificate.

**We/Us/Our**

**We/Us/Our**

Means Inter Partner Assistance and/or AXA Travel Insurance, 10/11 Mary Street, Dublin, Ireland.

**AXA Assistance**

Means the Assistance Service Provider, AXA Assistance Services Europe Limited, 10-11 Mary Street, Dublin 1, Ireland.

**Baggage**

Means luggage, clothing, personal effects, **Valuables** and other articles which belong to **You** (or for which **You** are legally responsible), used or carried by **You** during any trip.

**Bodily Injury**

Means an identifiable physical injury sustained by **You** caused by sudden, external, unexpected and specific event, including injury as a result of **Your** unavoidable exposure to the elements.

**Business Equipment**

Means computer equipment, communication devices and other business related equipment that is carried by **You** in the course of **Your** normal business.

**Business Money**

Means bank notes, currency notes, and coins in current use, travellers' and other cheques and travel tickets all held for business purposes and belonging to **Your** employer or **You** if **You** are self employed.

**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 spouse, partner, fiancé(e), mother, father, son, daughter, sister, brother, 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 or legal guardian who reside in the UK.

**Country of Residence**

Means the **United Kingdom**.

**Curtailment/Curtail**

Means abandoning the **Trip** by direct return to the **Country of Residence** or by attending a hospital abroad for in excess of 48 hours as an in-patient and then having to be repatriated directly from hospital to the **Country of Residence**.

**Family**

Means two adults and up to 4 of their children, step children or foster children aged 17 and under or 18 to 21, if in full time education, at the time of purchasing this insurance, accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. Under annual multi trip cover either adult is also insured to travel on their own. Children may travel independently provided the additional premium has been paid at the time of commencement of the policy and noted on the certificate.

**Golf Equipment**

Means golf clubs, golf balls, golf bag, golf shoes and non-motorised golf trolley forming part of **Your** **Baggage**.

**Hazardous Activities**

Means the activities listed on page 11.

**Home**

Means **Your** normal residence in **Your** **Country of Residence**.

**Incidental Basis**

Means participating in hazardous activities as listed on page 11 that are not the sole or main reason for **Your** **Trip**.

**Medical Condition**

Means any disease, illness or injury.

**Medical Practitioner**

Means a registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.

**Period of Insurance**

Means for annual multi trip policies, the period as stated in the certificate. During this period, any trip up to 31 days is covered. Under these policies, cancellation cover shall be operative from the date stated in the certificate or the time of booking any **Trip**, whichever is the later, and terminates on commencement of any **Trip**. Means for single trip policies, the period as stated in the certificate covering the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the certificate. Under these policies, cancellation cover shall be operative from the time **You** pay the premium. For all other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** or **Your** place of business in the **Country of Residence**, whichever is the later, to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in the **Country of Residence**, whichever is the earlier, on completion of the **Trip**. If your return **Trip** to your **Country of Residence** is unavoidably delayed for any reason beyond your control, cover will be extended free of charge for the period of the delay.

**Personal Money**

Means bank notes, currency notes, and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, all held for private purposes.

**Public Transport**

Means any publicly licensed aircraft, sea vessel, train, coach or pre-booked taxi on which **You** are booked to travel.

**Single Item**

Means any one article, pair or set of articles (including golf clubs) or collection which is complimentary or used or worn together. The **Single Item** limit applies to each individual golf club, not the whole set.

**Single Parent Cover**

Means one adult and up to 4 of his/her children, step children or foster children aged 17 and under or 18 to 21, if in full time education, at the time of purchasing this insurance, accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. Under annual multi trip cover, the adult is also insured to travel on their own. Children may travel independently provided the additional premium has been paid at the time of commencement of the policy and noted on the certificate.

**Ski Equipment**

Means skis (including bindings), ski boots, ski poles, snowboards, snowboard bindings and snowboard boots.

**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 organisations(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 **certificate** which begins and ends in the **Country of Residence** during the **Period of Insurance**. One way trips or journeys are covered up to a maximum of 1 week after arrival at the final international destination airport/port. Any **Trip** solely within the **Country of Residence** 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 deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

**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, Isle of Man and the Channel Islands.

**Valuables**

Means jewellery, gold, silver, precious metal or precious or semi precious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and

associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3 and MP4 players.

**Wedding Clothes**

Means dress, suits, shoes and other accessories bought specially for the wedding and make-up, hair styling and flowers paid for or purchased for the wedding forming part of **Your Baggage**.

**Winter Sports**

Means recreational skiing and snowboarding, recreational cross country skiing (Nordic skiing) on recognised routes, recreational cross country skiing (off recognised routes) only when accompanied by a locally qualified guide, recreational mono skiing, recreational off piste skiing and snowboarding only when accompanied by a locally qualified guide, recreational ski school racing, and snow sledging.

**SECTION A CANCELLATION AND CURTAILMENT**

**YOU SHOULD ALWAYS CONTACT AXA ASSISTANCE BEFORE CURTAILMENT OF ANY TRIP.**

**What is covered in Section A:**

**We will pay You** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay, together with any reasonable extra travel expenses incurred if:

1. Cancellation of **Your Trip** is necessary and unavoidable or the **Trip** is curtailed before completion as a result of any of the following events occurring:
  - a. The death, bodily injury or illness of:
    - (i) **You** or any person with whom **You** are travelling or have arranged to travel with.
    - (ii) any person with whom **You** have arranged to temporarily reside.
    - (iii) **Your Close Relative** or a **Close Business Associate**.
  - b. **You** or any person with whom **You** are travelling or have arranged to travel with:
    - (i) being subject to compulsory quarantine, jury service attendance or being called as witness at a Court of Law.
    - (ii) being made compulsorily redundant (where the redundancy qualifies for payment under the current redundancy payment legislation in the **Country of Residence** and at the time of booking the **Trip** there was no reason to believe that anyone would be made redundant.
  - c. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services, provided that such cancellation or **Curtailment** could not have reasonably been expected at the time of applying for insurance.
  - d. The Police requesting **You**, within 7 days of **Your** departure date, to remain at or subsequently return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
  - e. Theft, fire or accident to **Your** vehicle within 7 days of **Your** departure, provided that this vehicle was to be used for an overseas self drive trip and evidence of an international ferry booking confirming the vehicle registration is obtained, then the costs of a hire car (of similar size and engine capacity) will be covered and no cancellation costs will be paid.

**What is not covered in Section A:**

1. The cost of recoverable airport charges and taxes.
2. Travel tickets paid for using air miles or other reward or bonus point card schemes.
3. Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance was affected by **You** or the time of booking any **Trip** (whichever is the earlier).
4. Normal pregnancy, without any accompanying **Bodily Injury** or **Medical Condition** 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.

**Special Conditions relating to claims under Section A:**

1. **You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of **AXA Assistance** to confirm the necessity to return **Home** before **You** Curtail the **Trip** due to death, **Bodily Injury** or illness.

2. If **You** delay or fail to notify the travel agent, tour operator or provider of transport/accommodation at the time it is found necessary to cancel the **Trip**, **Our** liability will be limited to the cancellation charges that would have applied had failure or delay not occurred.

3. If **You** cancel the **Trip** due to **Bodily Injury** or illness, **You** must obtain a medical certificate from a **Medical Practitioner** treating the injured/ill person stating that this necessarily and reasonably prevented **You** from travelling.

**SECTION B EMERGENCY MEDICAL AND OTHER EXPENSES, HOSPITAL BENEFIT AND MUGGING BENEFIT**

**What is covered in Section B:**

**Section B1 Emergency Medical and Other Expenses:** **We** will pay **You** for the following expenses which are necessarily incurred outside **Your Country of Residence** as a result of **You** suffering unforeseen **Bodily Injury** or a **Medical Condition** and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance, nursing fees and charges.
2. Emergency dental treatment for the immediate relief of pain, up to a limit of £250.
3. In the event of **Your** death outside the **Country of Residence**, the reasonable additional cost of funeral expenses abroad up to a maximum of £2500 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **You** remains to **Your Home**.
4. With the prior authorisation of **AXA Assistance**:
  - a. Up to £150 per night for up to 10 nights for reasonable accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date.
  - b. If **You** and **Your** friend or **Close Relative** are unable to use the original return ticket **AXA Assistance** will provide additional travel expenses up to the standard of **Your** original booking to return **You** to **Your Home** or 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. Repatriation expenses will only be in respect of the identical class of travel utilised on the outward journey unless **AXA Assistance** agree otherwise.
  - c. If **You** are travelling alone and if **You** are hospitalised as an in-patient, economy class transport and up to £150 per night for up to 10 nights accommodation expenses for a **Close Relative** from the **Country of Residence** to visit **You** or escort **You** to **Your Home**, where medically necessary..
  - d. Economy class transport and up to £150 per night for up to 3 nights accommodation expenses for a **Close Relative** to travel from the **Country of Residence** to escort **Your** insured children under the age of 16 to **Your Home** in the **Country of Residence** if **You** are physically unable to take care of them. If **You** cannot nominate a person, **We** will then select a competent person.
5. If **You** or **Your** travelling companions are unable to drive **Your** vehicle, **We** will arrange and pay to have **Your** vehicle driven **Home**.
6. If **We** have repatriated **You** to **Your Country of Residence** with a medical escort, **We** will pay for **Your** accommodation, food and nursing costs for up to 10 days while **You** are convalescing in a Nursing Home registered in accordance with the legislation in the **Country of Residence**. The convalescence must immediately follow **Your** repatriation and be agreed to by **Our** senior medical officer in consultation with the registered **Medical Practitioner** treating **You**.
7. Search and rescue costs up to £10,000.

**Section B2 Hospital Benefit:** **We** will pay **You** for every complete 24 hours **You** have to stay in hospital as an in-patient outside the **Country of Residence** as a result of **Bodily Injury** or **Medical Condition** **You** sustain. **We** will pay the amount above in addition to any amount payable under Section B Emergency Medical and Other Expenses.

**Section B3 Mugging Benefit:** **We** will pay **You** if, as a result of a mugging and injuries sustained, you are admitted into hospital as an in-patient outside **Your Country of Residence** for every complete 12 hours you have to stay in addition up to any amounts you may receive under Section B2 Hospital Benefits.

**What is not covered in Section B:**

Any claims arising directly or indirectly in respect of:

1. Costs of telephone calls, other than calls to **AXA Assistance** notifying them of the problem for which **You** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
2. The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or **Medical Condition** which necessitated **Your** admittance into hospital.
3. Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or **Medical Condition**.
4. Any form of treatment or surgery which, in the opinion of the **Medical Practitioner** of **AXA Assistance**, can be reasonably delayed until **Your** return to the **Country of Residence**.
5. Expenses incurred in obtaining or replacing medication which, at the time of departure, is known to be required or to be continued outside the **Country of Residence**.
6. Additional costs arising from single or private room accommodation.
7. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre or any expenses incurred after **You** have returned to the **Country of Residence**, unless previously agreed to by **AXA Assistance**.
8. Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
9. **Your** decision not to be repatriated after the date when in the opinion of **AXA Assistance** it is safe to do so.
10. Claims arising directly or indirectly from normal pregnancy, without any accompanying **Bodily Injury** or **Medical Condition** or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal pregnancy would not constitute an unforeseen event.
11. Claims, arising directly or indirectly, as a result of **Your** failure to comply with HEALTH CONDITIONS on page 10.

**Special Conditions relating to claims under Section B:**

1. **You** must give notice as soon as possible to **AXA Assistance** of any **Bodily Injury** or **Medical Condition** which necessitates **Your** admittance to hospital as an in-patient, or if medical costs are going to be in excess of £500 and before any arrangements are made for **Your** repatriation.
2. In the event of **Your Bodily Injury** or **Medical Condition**, **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to the **Country of Residence** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** of **AXA Assistance** **You** can be moved safely and/or travel safely to the **Country of Residence** to continue treatment.
3. **You** must always contact **AXA Assistance** before curtailing **Your Trip**.
4. If claiming for the Mugging Benefit, **You** must provide reports from the local police in the country where the incident occurred to verify the incident.
5. **You** must claim against **Your** State or private health insurer first for any inpatient medical expenses abroad up to **Your** policy limit.
6. In the event of a claim under this section, you must advise us of any other insurance policy you hold which may provide cover.
7. If you reside in England, Wales, Scotland and Northern Ireland, you are covered for medical expenses and hospital benefit if you fall ill in the Channel Islands. If you reside in the Channel Islands, you are covered for medical expenses and hospital benefit if you fall ill in England, Wales, Scotland and Northern Ireland.

**SECTION C PERSONAL ACCIDENT**

**Special Definitions** (which are shown in italics):

*Loss of limb:* means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

*Loss of sight:* means total and irrecoverable loss of sight in one or both eyes.

**What is covered in Section C:**

**We** will pay **You** if **You** sustain **Bodily Injury** which, if within one year, shall solely and independently of any other cause result in **Your** death, *loss of limb*, *loss of sight* or permanent total disablement.

**Special Conditions relating to claims under Section C:**

1. **Our Medical Practitioners** may examine **You** as often as they deem necessary in the event of a claim.
2. The benefit is not payable to **You** if:
  - a. under more than one of the items shown in the policy schedule.
  - b. under Permanent Total Disablement until one year after the date **You** sustain **Bodily Injury**.
  - c. under Permanent Total Disablement if **You** are able, or may be able, to carry out any gainful employment or gainful occupation.

**SECTION D DELAYED DEPARTURE AND HOLIDAY ABANDONMENT AND MISSED DEPARTURE**

**You** may claim under one section only for the same event: Section D1 Delayed Departure, Section D2 Holiday Abandonment, Section D3 Missed Departure.

**What is covered in Section D:**

**Section D1 Delayed Departure.** **We** will pay **You** for each full 12 hours delay up to the maximum as shown in the schedule of benefits if departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to **Your Country of Residence** for at least 12 hours from the scheduled time of departure due to any of the following:

1. Strike.
2. Industrial action.
3. Adverse weather conditions.
4. Mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel.

**Section D2 Holiday Abandonment.** **We** will pay **You** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if **You** choose to abandon **Your Trip** should departure of the scheduled **Public Transport**, on which **You** are booked to travel be delayed at the final departure point from or to **Your Country of Residence** for at least the minimum number of hours shown in the policy schedule, based on the published time of departure, due to the above causes of delay.

**Section D3 Missed Departure.** **We** will pay **You** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to **Your Country of Residence** if **You** fail to arrive at the international departure point in time to board the scheduled **Public Transport** on which **You** are booked to travel on the initial international journey of the **Trip** as a result of either:

1. The failure of other **Public Transport**.
2. An accident to or breakdown of the vehicle in which **You** are travelling.
3. Strike, industrial action or adverse weather conditions.

**What is not covered Sections D:**

1. Claims arising directly or indirectly from:
  - a. Strike or industrial action existing, or declared publicly, by the date this insurance is purchased by **You**.
  - b. An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
  - c. Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.
  - d. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country, other than for mechanical or technical breakdown as covered herein.
  - e. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.

**Special Conditions relating to claims under Section D1, D2, D3:**

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

**Special Conditions relating to claims under Section D3 only:**

1. **You** must allow sufficient time for the intended transport to arrive on schedule and to deliver **You** to the departure point to meet all booking-in times as required by the carriers.

**SECTION E BAGGAGE, MONEY, BAGGAGE DELAY AND PASSPORT**

**What is covered in Section E:**

**We will pay You for:**

1. The loss, theft of or damage to **Baggage and Money**.
2. The emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours.
3. The reasonable additional travel and accommodation expenses necessarily incurred abroad to obtain a replacement of **Your** lost or stolen passport. We will only pay the pro-rata value of the lost passport.

**What is not covered in Section E:**

1. Anything mentioned in Special Exclusions on page 7.

**Special Conditions relating to claims under Section E:**

1. Anything mentioned in Special Conditions on page 7.

**SECTION F BUSINESS COVER**

Section F is only operative if indicated in the certificate and appropriate additional premium paid.

**What is covered in Section F:**

**Section F1 Business Equipment and Business Equipment Hire. We will pay You for:**

1. Loss, theft of or damage to **Your Business Equipment**.
2. Any emergency courier expenses **You** have incurred in obtaining any **Business Equipment** which is essential to **Your** intended business itinerary.
3. The purchase or hire of essential items if **Your Business Equipment** is delayed, damaged or lost in transit on **Your** outward journey for more than 12 hours.

**Section F2 Business Money. We will pay You for:**

1. The loss of, theft of or damage to **Business Money**.

**What is not covered in Section F:**

1. Anything mentioned in Special Exclusions on page 7.

**Special Conditions relating to claims under Section F:**

1. Anything mentioned in Special Conditions on page 7.

**SECTION G WINTERSPORTS COVER**

Section G is only operative if indicated in the certificate and appropriate additional premium paid. Any reference to "ski" includes the snowboard equivalent. Cover in respect of Section G only operates for the period declared on a single trip policy or, if under Annual Multi Trip policies, for a period not exceeding 21 days in total in each period of insurance.

**What is covered in Section G:**

The following activities are covered:

1. Recreational on-piste skiing (including mono skiing) or snowboarding on-piste.
2. Recreational off-piste skiing or snowboarding where accompanied by a qualified guide or instructor.
3. Recreational cross country skiing (Nordic Skiing) on recognised routes.
4. Recreational cross country skiing outside recognised routes with a qualified guide or instructor.
5. Recreational ski racing arranged by ski schools for their pupils.
6. Recreational snow sledging.

Examples of Winter Sports activities not covered are: Bobsleighting, Heli-Skiing, Ice Hockey, Lugeing, Ski Acrobatics, Freestyle, and Ski Jumping.

**Section G1 Ski/Snowboard Equipment and Equipment Hire. We will pay You for:**

1. The loss, theft of or damage to **Your** own or hired **Ski Equipment**.
2. The reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss, theft of or damage to or temporary loss in transit for more than 24 hours of **Your** own **Ski Equipment**.

**Section G2 Ski/Snowboard Pack. We will pay You for:**

1. The unused portion of **Your** ski pack (ski school fees, lift passes and hired Ski Equipment) following **Your Bodily Injury** or illness.
2. The unused portion of **Your** lift pass, if lost or stolen, subject to the incident being reported to the lift operators immediately and to the local police in the country where the incident occurred within 24 hours.

**Section G3 Piste Closure/Avalanche Closure. We will pay You for either Piste or Avalanche Closure for the cost of transport organised by the tour operator or public transport, but not taxis, if You have booked Your holiday without a tour operator) to an alternative site if the pre-booked resort is closed and it is not possible to ski (excluding cross country skiing) due to the following reasons: lack of snow conditions, strike, power failure, adverse weather or avalanche. The cover only applies:**

1. To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort but not exceeding the pre-booked period of **Your Trip**.
  2. To **Trips** taken during the period 15th December to 15th April in the northern hemisphere (both dates inclusive).
  3. To **Trips** taken during the period 15th May to 15th September in the southern hemisphere (both dates inclusive).
- If no alternative sites are available, **We** will pay **You** compensation as per the schedule.

**What is not covered in Section G:**

1. Anything mentioned in Special Exclusions on page 7.

**Special conditions relating to claims under Section G1, G2, G3:**

1. Anything mentioned in Special Conditions on page 7.

**Special conditions relating to claims under Section G2 only:**

1. **You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.

**Special conditions relating to claims under Section G3 only:**

1. **You** must obtain written confirmation from the resort management of the piste conditions or avalanche, confirming the closure of facilities and the dates applicable.

**SECTION H GOLF COVER**

Section H is only operative if indicated in the certificate and appropriate additional premium paid.

**What is covered in Section H:**

**Section H1 Golf Equipment and Golf Equipment Hire. We will pay You for:**

1. The loss, theft of or damage to **Your** own **Golf Equipment**.
2. Each 24 hour period for the cost of necessary hire of **Golf Equipment** following:
  - a. Loss or breakage of **Your Golf Equipment**.
  - b. The misdirection or delay in transit for at least 24 hours of **Your Golf Equipment**.

**Section H2 Non Refundable Golfing Fees. We will pay You for the proportionate value of any non-refundable pre-paid green fees, Golf Equipment hire or tuition fee necessarily unused due to the following:**

1. Accident, sickness or death of an **Insured Person, Close Relative** or **Close Business Associate** requiring **Your** immediate curtailment. Curtailment must be confirmed by **Axa Assistance** prior to **Your** return **Home**.
2. Loss or theft of documentation which prevents **Your** participation in the pre-paid golfing activity.

**Section H3 Hole in One Benefit. We will pay You if You score a 'hole-in-one'. You must submit Your score card, signed by You and a witness and countersigned by the club professional.**

## What is not covered in Section H:

1. Anything mentioned in Special Exclusions on page 7.

## What is not Covered Section H2 only:

1. Claims arising directly or indirectly as a result of **Your** failure to comply with HEALTH CONDITIONS on page 10.

## Special Conditions relating to claims under Section H1, H2, H3:

1. Anything mentioned in Special Conditions on page 7.

## Special Conditions relating to claims under Section H2:

1. **You** must report to the local police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss or theft of golfing documentation.
2. **You** must obtain a medical certificate from the treating doctor substantiating **Your Medical Condition** and confirming **Your** inability to play golf.

## SECTION I WEDDING COVER

Section I is only operative if indicated in the certificate and appropriate additional premium paid.

### What is covered in Section I:

**We** will pay **You** for the loss, theft of or damage to the following items:

1. Wedding ring taken, sent in advance or purchased on the **Trip** for each **Insured Person**.
2. Wedding gifts taken, sent in advance or purchased on the **Trip** for the **Insured Person**.
3. **Your Wedding Clothes** worn on **Your** wedding day. This does not cover additional general clothing.
4. The reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in the **Country of Residence** if:
  - a. The professional photographer who was booked to take the photographs/video recordings on **Your** wedding day is unable to fulfil such obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems.
  - b. The photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding day and whilst **You** are still at the holiday location.

### What is not covered Section I:

1. Anything mentioned in Special Exclusions on page 7.

### Special Conditions relating to claims under Section I:

1. Anything mentioned in Special Conditions on page 7.

## SPECIAL EXCLUSIONS APPLICABLE TO SECTIONS E, F, G, H, I

1. Loss, theft of or damage to **Valuables, Money** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
2. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuer's conditions or where the issuer provides a replacement service.
3. Claims arising from computer equipment and **Valuables** whilst in the custody of a carrier.
4. Loss, theft of or damage to **Business Equipment, Golf Equipment, Ski Equipment** contained in or stolen from an **Unattended** vehicle:
  - a. Overnight between 9 p.m. and 9 a.m. (local time).
  - b. At any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked dashboard, locked boot or luggage compartment of a motor vehicle (including 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); or the fixed storage units of a locked motorised or towed caravan; or a locked luggage box/ski rack, locked to a roof rack which is itself locked to the vehicle roof. For theft claims, there has to be evidence of forcible and violent entry to or removal from the vehicle. All claims must be confirmed by a report from the local police in the country where the incident occurred.

5. Claims arising for all property left **Unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility (excluding travelling companion) for the safekeeping of the property at anytime.
6. Loss, theft of or damage to cheques other than travellers cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit/debit or charge cards.
7. Loss, theft of or damage to unset precious stones, contact or corneal lenses, eye glasses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, mobile phones, securities, perishable goods, bicycles and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use other than Winter Sports and Golf equipment where these options have been selected and the appropriate premium paid.
9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation unless Business option has been selected and the appropriate premium paid.
10. 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 accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
11. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or derangement.
12. Claims which are not supported by proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged. Claims are subject to limits as shown in the table below.
13. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
14. Loss or damage due to delay, confiscation or detention by customs or other authority.
15. Claims for any consequential loss arising from an actual loss recoverable under this policy.
16. Claims arising for loss, theft or damage of any property shipped as freight or under a Bill of Lading.

## SPECIAL CONDITIONS APPLICABLE TO SECTIONS E, F, G, H, I

1. Under all sections, the maximum amount payable will be limited to the amount shown in the policy schedule, unless specifically shown. The maximum **We** will pay for any one article, pair or set of articles is equal to the Single Item Limit. The maximum **We** will pay for all **Valuables** in total is equal to the Valuable Limit.
2. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (see below) or **We** may, at **Our** option, replace or repair the lost or damaged item.
3. In respect of claims for delayed baggage/equipment/samples, all claims must be supported by written confirmation obtained from the carrier confirming the exact nature and number of hours the property was delayed. If the loss is permanent, the amount paid will be deducted from the final amount to be recovered under these sections. **You must retain all receipts for emergency purchases as claims for non receipted items will be excluded.**
4. **You** must report any loss to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all property insured under the above sections. A Holiday Representatives Report is not sufficient. If it is impossible to make a report due to circumstances beyond **Your** control e.g. impending flight departure then the loss must be reported to an appropriate authority at the time and further action taken as may be deemed reasonable. A full explanation must be given.
5. For items damaged whilst on **Your Trip**, **You** must obtain an official report from an appropriate local authority confirming the nature, extent and circumstances of the damage.
6. If property is lost, stolen or damaged while in the care of an authority or hotel, **You** must report to them, in writing, the details of the loss, theft or damage and obtain written confirmation of the loss.

7. If property is lost, stolen or damaged whilst in the care of an airline or carrier **You** must:
  - a. Obtain a Property Irregularity Report from the airline/carrier.
  - b. Give formal written notice of the claim to the airline/carrier within the time limit contained in their conditions of carriage (please retain a copy).
  - c. Retain all travel tickets and tags for submission if a claim is to be made under this policy.
8. Receipts for items (including money) lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
9. Our liability for **Ski Equipment** hired by **You** shall be further limited to **Your** liability for such loss or damage.
10. Anything mentioned in GENERAL CONDITIONS, GENERAL EXCLUSIONS and HEALTH CONDITIONS on pages 9 and 10.

**Wear and Tear Deductions**

Age of Item	General Baggage Deductions	Photographic/Audio Deductions
Up to 1 Year old	No reduction	No reduction
1 to 2 Years	10%	Industry price guides e.g. Monark Price Guide.
2 to 3 Years	20%	
3 to 4 Years	40%	
4 to 5 Years	50%	
Items with no proof of purchase (receipts at time of purchase).	50% of current replacement cost. Subject to a max of £75 per item.	

Age of Item	Golf Equipment Deductions	Business Equipment Deductions	Ski Equipment Deductions
Up to 1 Year old	10%	25%	10%
1 to 2 Years	30%	50%	30%
2 to 3 Years	40%	75%	40%
3 to 4 Years	50%	75%	50%
4 to 5 Years	80%	80%	80%
Items with no proof of purchase (receipts at time of purchase).	80% of current replacement cost. Subject to a max of £75 per item.	80% of current replacement cost. Subject to a max of £75 per item.	80% of current replacement cost. Subject to a max of £75 per item.

**SECTION J PERSONAL LIABILITY AND LEGAL COSTS**

**What is covered in Section J:**

- We** will pay, inclusive of legal costs incurred with our written consent, any amount **You** become legally liable to pay if you cause 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 member of **Your** household.
  2. Loss of or damage to someone else's property, including any temporary holiday accommodation and its contents, occupied (but not owned) by **You** or a **Close Relative** or anyone in **Your** employment or any member of **Your** household.

**What is not covered in Section J:**

1. Compensation or legal costs arising directly or indirectly from:
  - a. Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
  - b. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
  - c. Ownership possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
  - d. The transmission of any communicable disease or virus.
  - e. Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £300 of each and every claim arising from the same incident).
  - f. Arising out of **Your** criminal, malicious or deliberate acts.
2. Our maximum liability is limited to the amount shown in the schedule.
3. When Hazardous Activities Optional Cover has been purchased, Personal Liability cover is excluded as detailed within this policy.

**Special Conditions relating to claims under Section J:**

1. **You** must give **Us** written notice as soon as possible of any incident which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **Us** 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** written consent.
4. **We** will be entitled, if **We** so desire, to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
5. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

**SECTION K OVERSEAS LEGAL EXPENSES AND ASSISTANCE**

**What is covered in Section K:**

**We** will pay **You**, subject to **Our** prior agreement, for legal costs to pursue a civil action for compensation if someone else causes **You** **Bodily Injury, Medical Condition** or death during **Your** overseas **Trip**. **We** will also pay reasonable costs of an interpreter that is arranged by **Us** for court proceedings.

**What is not covered in Section K:**

1. Legal costs in respect of:
  - a. Claims when, in **Our** opinion, there are no reasonable prospects for success.
  - b. Claims against a carrier, the travel or holiday agent or tour operator arranging any **Trip**, **Us**, AXA Travel Insurance, Inter Partner Assistance, **AXA Assistance** or their agents, MPI Brokers and Travel & Insure Limited.
  - c. Claims against someone **You** were travelling with or another **Insured Person**.
  - d. Legal action where in **Our** opinion the estimated amount of compensation is less than £500.
  - e. Actions undertaken in more than one country.
  - f. Lawyers' fees incurred on the condition that **Your** action is successful.
  - g. Claims by **You** other than in **Your** private capacity.
  - h. Claims occurring from **Trips** within your **Country of Residence**.
  - i. Legal costs or expenses incurred before **We** accept **Your** claim in writing.
  - j. Claims not notified to **AXA Assistance** within 90 days of the incident.

**Special Conditions relating to claims under Section K:**

1. **We** shall supervise any legal action through agents **We** nominate and will decide the point at which negotiations cannot usefully be pursued further. After that, no further claims can be made against **Us**.
2. If **You**, or **Your** lawyer, receive any compensation, **You** must repay **Us** any legal costs which you are awarded as part of the compensation which **We** have paid.
3. Any claim made in the USA or Canada will follow the contingency fee operating in North America.

**SECTION L CATASTROPHE COVER**

**What is covered in Section L:**

**We** will pay **You** in the event that **You** are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **Trip** or, if the **Trip** cannot be continued, for **Your** return **Home**.

**What is not covered in Section L:**

1. Claims where the tour company is responsible.

**Special Conditions relating to claims under Section L:**



1. **You** must obtain a report from local or national authority stating that it was not acceptable for **You** to remain in **Your** pre-booked accommodation.
2. If **You** receive any compensation from the tour operator, booking agent or any third party, any claim under this section will be reduced by the amount of compensation received.

## SECTION M HIJACK BENEFIT

What is covered in Section M:

**We** will pay **You** for each complete 24 hours in the event that the aircraft or sea vessel in which **You** are travelling as a fare paying passenger is hijacked.

## SECTION N INCONVENIENCE COVER

What is covered in Section N:

**We** will pay for necessary additional costs incurred for car parking, domestic animal care (including horses and ponies), house sitters and childcare (including temporary boarding fees) if **Your** return to **Your** country of residence is delayed for reasons beyond **Your** control.

## SECTION O WITHDRAWAL OF SERVICES

What is covered in Section O:

**We** will pay **You** for each complete period of 24 hours **Your** pre-booked hotel completely withdraws the following services due to strike or industrial action:

1. Water or electrical facilities.
2. Swimming pool facilities.
3. Kitchen services to the extent that no food is available.
4. Chambermaid facilities.

What is not covered in Section O:

1. Any claim not substantiated by a written report from the hotel management confirming the exact length, nature and cause of the disruption.
2. Claims arising directly or indirectly from strike or industrial action which was advised or known to **You** at the time this policy was purchased.
3. Claims for services which were not available prior to any strike or industrial action.

## SECTION P DYNAMIC PACKAGING PROTECTION

What is covered in Section P:

**We** will pay **You** for any irrecoverable unused costs and charges relating to third party companies that become insolvent within **Your** booking, such as accommodation providers, hotels, car hire, ferries and coaches for which **You** have paid or are contracted to pay. **You** may claim only under Section P Dynamic Packaging Protection or Section A Cancellation and Curtailment, not both.

What is not covered in Section P:

1. Any costs incurred by **You** which are recoverable from the company providing the accommodation or for which **You** receive or are expected to receive compensation.
2. Any costs which **You** would have expected to pay during **Your** Trip.
3. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).

Special conditions relating to claims under Section P:

1. **You** must obtain written confirmation from the liquidator that the third party provider has become insolvent.

## GENERAL CONDITIONS

The following sub-sections of General Conditions are applicable to the whole policy:

### General Conditions

#### 1. Introduction

**You** must comply with the all sub-sections under the General Conditions Section to have the full protection of **Your** policy. If **You** do not comply, **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

#### 2. Dual Insurance

If, at the time of any incident which results in a claim under this policy, there is another insurance covering the same incident, **We** will not pay more than **Our** proportional share (not applicable to Section C Personal Accident). At the time of making a claim, you must inform us of any other insurance which may cover the incident. **You** must claim against **Your** private health insurer, State health provider and/or other travel insurer for any inpatient medical expenses abroad up to all applicable limits.

#### 3. Reasonable precautions

**You** must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

### Claims Conditions

1. **You** must notify **AXA Assistance Claims** on: +44 (0)845 271 4491
2. The notification must be made within 31 days, or as soon as possible, thereafter following any **Bodily Injury**, illness, disease, incident, event, **Redundancy** or the discovery of any loss, theft or damage which may give rise to a claim under this policy.
3. **You** must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. **You**, or anyone acting on **Your** behalf, must not negotiate admit or repudiate any claim without **Our** written consent.
4. **You**, or **Your** legal representatives, must supply, at **Your** own expense, all information, evidence, details of household insurance and medical certificates as required by **Us**. **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.
5. **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 subsequently recovered, or there is any salvage, then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses or goods for which **You** cannot provide receipts or bills.
6. **Subrogation**. **We** are entitled to take over and conduct in **Your** name the defence and settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit but in **Your** name to recover any payment **We** have made under this policy to anyone else.
7. **What Is Not Covered**

In addition to Specific Exclusions under each Section and General Exclusions, the following conditions also relate to all Sections as applicable:

#### a. 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 claim, for each separate incident, payable for each insured, unless the additional premium has been paid to waive the excess as shown in the certificate.

#### b. Pre-Existing Medical Conditions

Any claim arising from a Pre-existing medical condition other than that provided for in this policy.

#### c. Fraud

**You** must not act in a fraudulent manner. If **You** or anyone acting for **You**:

- (i) make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect,
  - (ii) make a statement in support of a claim knowing the statement to be false in any respect,
  - (iii) submit a document in support of a claim knowing the document to be forged or false in any respect,
  - (iv) make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance,
- then:
- (i) **We** shall not pay the claim.
  - (ii) **We** shall not pay any other claim which has been or will be made under the policy.
  - (iii) **We** may at **Our** option declare the policy null and void.
  - (iv) **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy.
  - (v) **We** shall not make any return of premium.

(vi) **We** may inform the police of the circumstances

d. **Motor Cycling**

(Applicable to the Medical, Personal Accident, Cancellation & Curtailment and Hospital Benefit Sections). **We** will not pay **Your** claim(s) for, or arising out of, riding a Motorcycle or Quad Bike as a driver or pillion unless all of the following are complied with:

- (i) **You** are wearing a crash helmet.
- (ii) The driver holds a valid driving licence to ride in the country **You** are visiting.
- (iii) The engine capacity of the Motorcycle or Quad Bike is under 125cc, other than for cancellation claims.

**Health Conditions**

It is a condition of this policy that **You** will not be covered under Section A Cancellation or Curtailment, Section B Emergency Medical and Other Expenses, Hospital Benefit and Section C Personal Accident for any claims arising directly or indirectly from any **Medical Condition** if **You**:

- 1. Are aware of any circumstances which could reasonably be expected to give rise to a claim.
- 2. Have suffered from or been treated for any medical condition associated with your heart and or respiratory system (other than controlled asthma) within the past 2 years, or cancer within the past 5 years.
- 3. Are suffering from any medical condition for which you have or are receiving treatment during the 12 months prior to purchasing this insurance, other than the following conditions which are covered:

<ul style="list-style-type: none"> <li>• Acid Reflux</li> <li>• Acne</li> <li>• Attention Deficit Hyperactivity Disorder (ADHD)</li> <li>• Allergy (requiring non-prescriptive treatment only. epipen/antihistamine accepted)</li> <li>• Broken Bones</li> <li>• Cataracts</li> <li>• Colds or Influenza</li> <li>• Dyspepsia</li> <li>• Eczema</li> <li>• Gout</li> </ul>	<ul style="list-style-type: none"> <li>• Hay fever</li> <li>• Menopause</li> <li>• Hypercholesterolemia (high cholesterol)</li> <li>• Hysterectomy (provided carried out more than 6 months ago)</li> <li>• Irritable Bowel Syndrome</li> <li>• Migraine</li> <li>• Psoriasis</li> <li>• Tonsillitis</li> <li>• Underactive thyroid</li> <li>• Varicose Veins</li> </ul>
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- 4. Have any medical condition for which you are on a hospital waiting list or awaiting the results of tests or investigations.
- 5. Have been advised of a terminal prognosis.
- 6. Have any **Medical Condition** in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.
- 7. Are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of **Your Country of Residence**.
- 8. Are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
- 9. Are travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

**Emergency and Medical Conditions**

Contact **AXA Assistance** on +44 (0)845 271 4490

- 1. **You** must contact **AXA Assistance**:
  - a. In the event of a serious illness or accident which may lead to inpatient hospital treatment or before any arrangements are made for repatriation or **Curtailment** necessitating **Your** early return **Home** or,
  - b. In the event of **You** incurring medical expenses in excess of £500.

Medical Assistance Abroad:

The service operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission and expenses covered by the policy to be paid direct to the hospital/clinic, repatriation and authorisation of medical expenses. If **You** are unable to contact the Assistance Company because **Your** condition requires immediate emergency treatment, then **You** must contact **AXA Assistance** as soon as possible to take advantage of this benefit. Private medical treatment is not covered unless authorised specifically by **AXA Assistance**. For simple outpatient treatment, normally less than £500, **You** should pay the hospital/clinic yourself and claim back medical expenses from **Us** on

**Your** return to **Your Country of Residence**. Beware of requests for **You** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call **AXA Assistance** for guidance.

Reciprocal Health Agreements:

European Union, European Economic Area and Switzerland

If **You** are a European Community resident, **You** are entitled to health care through the public system in countries of the European union (EU), European Economic Area (EEA) and Switzerland if **You** become ill or injured while on a temporary stay there. **We** strongly recommend **You** apply for and obtain a European Health Insurance Card (EHIC) for yourself and/or family and make sure that any medical treatment is provided at hospitals or by doctors working within the terms of the reciprocal health care agreement, unless **AXA Assistance** agree otherwise. If **You** are admitted to a private clinic **You** may be transferred to a public hospital as soon as the transfer can be arranged safely

Australia

If **You** require medical treatment in Australia, **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and free treatment available can be found in the Health advice for Travellers booklet available from **Your** local Post Office. Alternatively, please call the **AXA Assistance** for guidance.

**GENERAL EXCLUSIONS**

The following General Exclusions are applicable to all sections of the policy:

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

- 1. **You** being aware of any circumstances (medical or other) which could reasonably be expected to give rise to a claim at the time of purchasing this insurance.
- 2. 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 and Hospital Benefit and Section C 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**.
- 3. 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.
- 4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 5. Whilst on your **Trip**, **Your** engagement in or practice of: manual work involving the use of dangerous equipment in connection with a profession business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless a full driving licence issued in **Your Country of Residence** is held permitting the use of such vehicles, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, or any tests for speed or endurance.
- 6. **Your** pursuit of winter sports unless Sections G1, G2, G3 are shown as operative in the certificate and the appropriate premium has been paid. However, even if Winter Sports cover is included, **You** are not covered for the following activities: off piste skiing without a guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobsing, tobogganing, heli-skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
- 7. **Your** participation in or practice of any sport or activity unless:
  - a. Shown as covered without charge in the list on page 11 or
  - b. Shown as operative in **Your** certificate.
- 8. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse,

the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self exposure to needless peril (except in an attempt to save human life).

9. **Your** own unlawful action or any criminal proceedings against **You**.

10. Unless **We** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **You** are claiming. Examples of such loss, damage or additional expenses would be the cost of replacing locks after losing keys, cost incurred in preparing a claim or loss of earnings following bodily injury or illness.

11. Operational duties as a member of the Armed Forces other than cancellation and curtailment risks as provided for under Section A.

12. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel, unless you are travelling as part of an official charity aid relief programme. However the war and terrorism exclusions (Paragraph 1) will still apply.

13. **Your** failure to obtain a valid passport, travel documents and visa, if appropriate, which then prevents you from travelling.

### COMPLAINTS PROCEDURE

**We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

#### Who to Contact?

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **You** are talking to the right person, and;
- that **You** are giving them the right information.

#### When You Contact Us:

Please give **Us** **Your** name and contact telephone number. Please quote **Your** policy and/or claim number and the type of policy **You** hold. Please explain clearly and concisely the reason for **Your** complaint.

#### Step One Initiating Your Complaint

Does **Your** complaint relate to:

- Your** policy or sales?
- A claim on **Your** policy?

If A, **You** need to contact **Our** customer helpline on +44 (0)845 180 0064 or in writing to: Travel and Insure Ltd, 3<sup>rd</sup> Floor, 1-3 South Street, Chichester, West Sussex, PO19 1EH.

If B, **You** need to contact **AXA Assistance** on +44 (0)845 271 4491.

**We** expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further:

#### Step Two Contacting Inter Partner Assistance Head Office

If **Your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive: Inter Partner Assistance, PO Box 57325, London E1W 1XX or **You** may use e-mail:

[customer.support@axa-travel-insurance.com](mailto:customer.support@axa-travel-insurance.com)

What to do if **You** are still not satisfied.

Complaints that cannot be resolved by the above may be referred to the Financial Ombudsman Service, South Quay Plaza 2, 183, Marsh Wall, London E14 9SR within 6 months of receipt of the final response to **Your** complaint to one of the above companies.

### HAZARDOUS ACTIVITIES

**The following activities are included in the policy at no additional premium. You are covered under the Personal Accident and Medical Expenses Sections automatically provided that the activity is on an incidental basis and you wear relevant safety equipment and take appropriate precautions.**

Abseiling, Aerobics, Archery, Badminton, Banana Boating, Baseball, Basketball, Beach Games, Black Water Rafting, Boogie Boarding, Bowls, Bungee Jump (2), Camel/Elephant Riding, Clay Pigeon Shooting, Cricket (*amateur*), Croquet, Curling, Cycling (*no racing or BMX*), Fell walking, Fencing, Fishing, Flotilla sailing (*with professional leader*), Football (*amateur*), GAA Football (*amateur*), Golf (*amateur*), Go Karting, Gymnastics (*amateur*), Hiking (*under 6000metres*), Hockey (*amateur*), Horse Riding (*up to 7 days and no jumping, polo, or hunting*), Hot Air Ballooning, Ice Skating, Indoor Rock Climbing (*with belays*), Jet Boating, Jet Skiing, Jogging, Manual work (*bar and restaurant, waiter, chalet, maids, au pair and nanny's and occasional light manual work at ground level including retail work and fruit picking but excluding the use of power tools and machinery*), Marathon Running (*amateur*), Motorcycling up to 125cc (*with use of helmet and full driving licence held*), Mountain Biking (*on recognised routes*), Netball (*amateur*), Non manual work, Orienteering, Outward bound pursuits, Paintballing (*protective eye wear and clothing to be worn*), Parascending (*over water*), Pony Trekking, Quad Biking up to 125cc (*with use of helmet and full driving licence held*), Rambling, River canoeing (*up to grade 3*), River Tubing (*no white water*), Roller Skating, Roller Blading, Rowing (*not racing*), Rounders, Safari (UK organised), Sail Boarding, Sailing (*within territorial waters*), Scuba Diving (*down to 30 metres accompanied and adequately supervised by a qualified diver or instructor. You must hold a relevant qualification down to this depth otherwise we will only cover you to depths of 18 metres. No dives less than 24 hours before departure*), Shooting (*no big game*), Skate Boarding, Sleigh Riding (*as a passenger*), Snorkelling, Softball, Squash (*amateur*), Surfing (*amateur and under 14 days duration*), Swimming (*amateur*), Swimming with dolphins, Table Tennis (*amateur*), Tennis (*amateur*), Ten Pin Bowling, Trampoline, Triathlon (*amateur*), Volleyball (*amateur*), Walking (*including non incidental walking holiday*), War Games, Water Polo (*amateur*), Water Skiing (*amateur*), White Water Rafting (*Grade 1 to 3*), Windsurfing (*amateur*), Yachting (*sailing, racing, crewing inside territorial waters*), Zorbing

**The following activities are included in the policy subject to an additional premium. Medical Excess is increased to £230, Personal Accident sum insured is reduced by 50% and Personal Liability cover is excluded. These activities are then covered provided you wear relevant safety equipment and take appropriate precautions.**

Boxing Training (*no contact*), Bungee Jump (*up to 3 additional*), Coasteering, Cycle Touring, Flying a Private / Small aircraft, Go Karting (*non incidental*), Horse Riding (*more than 7 days and no jumping, Polo or hunting*), Hot Air Ballooning (*non incidental*), Hurling (*amateur*), Jet Skiing (*non incidental*), Martial Arts (*training only*), Mountain Biking (*not on recognised routes*), Parascending over water (*non incidental*), Safari (*non-UK organised*), Scuba Diving (*non incidental down to 50 metres accompanied and adequately supervised by a qualified diver or instructor. You must hold a relevant qualification down to this depth otherwise we will only cover you to depths of 18 metres. No dives less than 24 hours before departure*), Sea Canoeing, Sea Fishing (*non incidental*), Surfing (*non incidental*), Tandem Skydive (*up to 2 jumps maximum*), Triathlon (*non incidental*), White water rafting (*Grade 4*), Waterskiing (*non incidental*), Windsurfing (*non incidental*)

**The following activities are included in the policy subject to an additional premium. Medical Excess is increased to £450, Personal Accident sum insured is reduced by 50% and Personal Liability cover is excluded. These activities are then covered provided you wear relevant safety equipment and take appropriate precautions.**

American Football (*amateur*), Gliding, Kayaking, Kitesurfing, Paragliding, Rowing (*amateur competition*), Rugby (*amateur competition*), Sand Yachting, Yachting (*sailing, racing, crewing outside territorial waters*)