

Your Travel Insurance Policy Booklet



Lloyds TSB

Insurance

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Demands and needs statement

This product meets the demands and needs of those travelling abroad in respect of medical and other similar expenses throughout the duration of the policy.



Travel insurance

Summary of cover

Policy summary

This policy summary does not contain full details and conditions of your insurance – these are located in your travel policy located from page 8 onwards.

This insurance is underwritten by AXA Insurance UK plc.

Type of insurance and cover

Travel insurance for single or annual multi trips – *please refer to your policy schedule for your policy selected cover.*

Some winter sports or other hazardous sports or activities may also be included – *your policy schedule will show if you selected these upgrades*

Other upgrade options of golf equipment, increased baggage cover limits, increased winter sports cover limits, wedding/civil partnership cover, business travel cover, independently booked accommodation protection, disability benefit following road traffic accident in New Zealand, additional adult or child, excess waiver, family travel or trip extension (annual multi trip only) may also be included – *your policy schedule will show if you selected these upgrades.*

Exclusions relating to your health

- It is essential that you refer to the 'Exclusions relating to your health' section in the policy as failure to comply with these terms may jeopardise your claim or cover – *please refer to pages 18-19 of your policy for full details of the exclusions.*

Conditions

- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy – *please refer to the policy wording for full details.*

Features and benefits

Emergency and medical services

- Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on holiday.

Section A – Cancellation or curtailment charges and early return

- Unavoidable or necessary cancellation or curtailment of the trip or early return home and (if the situation permits) the costs of transporting you back to your resort before completion due to, death, bodily injury or illness, compulsory quarantine or jury service, redundancy, withdrawal of leave for members of the armed forces or emergency services, the Police requesting you to return to or remain at your home due to serious damage to your home exceeding £1,500 caused by fire, aircraft, explosion, storm, flood, subsidence malicious persons or theft. The maximum we will pay under this section is £5,000 per person.

Section B – Emergency medical and other expenses

- Medical, surgical, hospital, ambulance and nursing fees up to £5,000,000 outside your home area - *please refer to 'Definitions' in the policy.*
- Emergency dental treatment for pain relief up to £1,000 incurred outside your home area - *please refer to 'Definitions' in the policy.*
- Reasonable cost of funeral expenses abroad up to £1,000 plus the reasonable cost of conveying the ashes or body home.
- Reasonable additional transport or accommodation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

Summary of cover – (continued)

Section C – Hospital benefit

- Up to £25 for every completed 24 hours in patient hospital stay up to a maximum of £250.

Section D – Personal accident cover

- Up to £15,000 for death. Up to £30,000 for loss of limb or sight and permanent total disablement, subject to age – *please refer to policy for full details of the cover available.*

Section E – Baggage and baggage delay

- Accidental loss, theft or damage to baggage (excluding golf equipment) up to £1,500. Up to £300 for any one article, pair or set of articles and up to £300 for all valuables – *please refer to 'Definitions' in the policy.*
- Up to £50 or £100 for the replacement of essential items if your baggage is lost or misplaced and not returned for more than 12 or 24 hours respectively on the outward journey.
- Accidental loss, theft or damage to golf equipment (your policy schedule will show if cover for golf equipment is operative) up to £1,500 with up to £175 for the emergency replacement or hiring of golf equipment.

Section F – Personal money and travel documents

- Accidental loss, theft or damage of personal money including foreign currency – *please refer to policy for full details of the cover available.*
- Up to £200 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.

Section G – Personal liability

- Personal liability for any compensation you become legally liable to pay up to £2,000,000.

Section H – Delayed departure

- Delayed departure for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £20 for each completed 12 hours following, up to a maximum of £100.
- Up to £5,000 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 12 hours has elapsed.

Section I – Missed departure

- Up to £1,000 for additional room only accommodation and travel expense due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.

Sections J, K, L and M – Winter sports – *your policy schedule will show if this upgrade is operative.*

- Section J – Ski equipment. Up to £300 for the loss, theft of or damage to your own ski equipment or up to £200 for hired ski equipment, subject to a maximum of £300 for any one article, pair or set of articles.
- Section K – Ski pack. Up to £5,000 for the unused portion of your ski pack following your bodily injury or illness and up to £150 for the unused portion of your lift pass if lost. The combined total amount payable under Section A – Cancellation or curtailment charges and early return and Section K – Ski pack will be no more than £5,000.
- Section L – Piste closure. Up to £15 per day, up to a maximum of £150 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £15 per day up to a maximum of £150.
- Section M – Hire of ski equipment. Up to £20 per day, up to a maximum of £300 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment – your policy schedule will show if this upgrade is operative.

Section N – Overseas legal expenses and assistance

- Legal expenses and costs in pursuit of a civil action up to £25,000.

Section O – Wedding / Civil partnership cover – *Your policy schedule will show if this upgrade is operative.*

- Accidental loss, theft or damage of certain items forming part of your baggage. Up to £250 for each wedding ring, up to £1,000 for wedding gifts, up to £1,500 for wedding attire.
- Up to £750 for the reasonable cost incurred to reprint/make a copy of or retake the photographs/video recordings.

Summary of cover – (continued)

Section P – Business travel

- Up to £1,000 for accidental loss, theft or damage to business equipment, subject to a maximum of £300 for any one article, pair or set of articles.
- All reasonable additional accommodation and travelling costs for a colleague to take your place in the event of your death, total disablement or hospitalisation.

Section Q – Independently booked accommodation protection – *your policy schedule will show if this upgrade is operative.*

- Unused accommodation costs and charges following cancellation of the trip before completion or additional accommodation and transport costs incurred if you cannot use your booked accommodation due to insolvency of the accommodation provider, fire, flood, earthquake, explosion, tsunami, landslide, avalanche or storm. The maximum we will pay under this section is £5,000 per person.

Section R – Disability benefit following road traffic accident in New Zealand – *your policy schedule will show if this upgrade is operative.*

- £250 per week for temporary total disablement if you sustain bodily injury as a result of a road traffic accident while travelling in a hire car in New Zealand, subject to age – *please refer to policy for full details of the cover available.*

Section S – Personal assistance services

- Up to £250 towards administration and delivery costs for a range of services, such as transfer of emergency funds and tracing lost baggage – *please refer to the policy for full details of the services available.*

Significant or unusual exclusions or limitations

- The standard excesses you have agreed to pay will be shown within your policy. If you have purchased the excess waiver upgrade this will be shown in your policy schedule.
- Winter sports cover is not operative for persons aged 65 or over when engaging in this for the first time.
- There is no cover for trips over 45 days in duration unless you have purchased the trip extension to provide cover for longer trips. Your policy schedule will show if this upgrade is operative.

General exclusions:

- War risks, civil commotion, terrorism, sonic bangs, radioactive contamination.
- There are a number of activities, practices and winter sports that are excluded – *please see paragraphs 5, 6, and 7 in the general exclusions section of the policy.*
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.

Exclusions under Section A – Cancellation or curtailment charges:

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Exclusions under Section B – Emergency medical and other expenses:

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to the United Kingdom.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of any medical condition where you have not had the recommended inoculations and/or taken the recommended medication to prevent that condition.
- Treatment for cosmetic purposes.

Summary of cover – (continued)

Exclusions under Section C – Hospital benefit:

- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

Exclusions under Section E – Baggage and baggage delay:

- Valuables or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle unless locked out of sight in a secure baggage area (please refer to Definitions in the policy wording) and evidence of entry into the vehicle by forcible and violent means is available.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – see your policy for the full list.
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section F – Personal money and travel documents:

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

Exclusions under Section G – Personal liability:

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

Exclusions under Section H – Delayed departure:

- Strike, industrial action or air traffic control delay publicly declared.

Exclusions under Section I – Missed departure:

- Strike or industrial action publicly known by the date the insurance is purchased by you.

Exclusions under Sections J, K, L, and M – Winter sports:

- Ski equipment contained in an unattended vehicle unless locked out of sight in a secure baggage area (please refer to Definitions in the policy wording) and evidence of entry into the vehicle by forcible and violent means is available.

Exclusions under Section O – Wedding / Civil partnership cover:

- Valuables left unattended unless deposited in a hotel safe, safety deposit box or your locked accommodation.
- Baggage contained in an unattended vehicle unless locked out of sight in a secure baggage area (please refer to Definitions in the policy wording) and evidence of entry into the vehicle by forcible and violent means is available.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – see your policy for the full list.
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section P – Business travel:

- Business equipment left unattended at any time unless deposited in a hotel safe, locked accommodation or in the locked boot or covered luggage area of a motor vehicle.
- Loss, theft or damage of films, tapes, cassettes, cartridges or discs other than the market value.
- Any loss or damage arising from manual work.

Exclusions under Section Q – Independently booked accommodation protection:

- 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.

Duration

This is an annually renewable or single trip policy. Please refer to your policy schedule for your selected cover.

Summary of cover – (continued)

Cancellation period

You are free to cancel this policy at anytime.

Claim notification

To make a claim please call AXA Insurance Claims Servicing on **0800 731 4011**

Making yourself heard

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable.

If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

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 policy wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk

Travel insurance policy

This is **Your** travel insurance policy. It 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 policy schedule which must be retained with the policy.

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage or other events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy as referred to in **Your** policy schedule.

The policy schedule and any endorsements issued to **You** are all part of the policy.

The information **You** have supplied forms part of the contract of insurance with **Us**. **Your** policy is evidence of that contract.

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**.

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 for each **Insured Person**, unless the additional premium has been paid to waive the excess as shown in **Your** policy schedule. The excess waiver **Upgrade** option does not apply for any increased excesses **You** have agreed to pay in relation to claims arising from any **Medical Conditions You** have, which **We** have agreed to cover.

Helplines

Please carry this policy with **You** in case of an emergency.

Policy information or advice

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, telephone **0800 731 4011**

AXA Insurance

Benefits under this policy are underwritten by AXA Insurance UK plc Registered in England No. 78950 Registered Office: 5 Old Broad Street, London EC2N 1AD. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on **0845 606 1234**.

Your travel insurance checklist

Before **You** travel, **You** should ask **Yourself** the following:

- If **You** have an annual multi trip policy will **Your Trip** last more than 45 days?

In order to travel **You** must be:

- healthy, fit to travel and to undertake **Your** planned **Trip**;
- NOT travelling against medical advice or with the intention of obtaining medical treatment abroad

Please refer to the 'Exclusions' section of this policy on pages 18-20.

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.

Wherever the following words and phrases appear in this policy they will always have these meanings

You/Your/Yourself/Insured Person

- means each person travelling on a **Trip** whose name appears in the policy schedule.

We/Us/Our

- means AXA Insurance UK plc Registered in England No. 78950 Registered Office 5 Old Broad Street, London EC2N 1AD, authorised and regulated by the Financial Services Authority.

Baggage

- means luggage, clothing, personal effects, **Valuables**, **Golf Equipment** and other articles 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 sustained by **You** caused by sudden, unexpected, external and visible means. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

Business Equipment

- means items used by **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business Trip

- means a **Trip** taken wholly or in part for business purposes but excluding manual work.

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, mother-in-law, father, father-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, daughter, daughter-in-law, son, son-in-law, grandparent, grandchild, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée of an **Insured Person**.

Curtailment/Curtail

- means abandoning the **Trip** by direct return to **Your Home Area** or by attending a hospital abroad for in excess of 48 hours as an in-patient.

Early Return

- means **Your** need to make an unscheduled **Early Return** journey **Home** during **Your Trip**.

Golf Equipment

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

Home Area

- For residents of **United Kingdom** excluding Channel Islands and Isle of Man **Your Home Area** means **United Kingdom** excluding Channel Islands and Isle of Man. For residents of the Channel Islands and Isle of Man **Your Home Area** means the Channel Islands and the Isle of Man.

Home

- means **Your** normal place of residence in the **United Kingdom**.

Definitions – (continued)

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.

Pair or Set

- means a number of items of personal **Baggage** associated as being similar or complementary or used together.

Period of Insurance

- means if annual multi trip cover is selected: the period for which **We** have accepted the premium as stated in the policy schedule. During this period any **Trip** not exceeding **45** days (or whatever longer period shown in the policy schedule) is covered. Under these policies section A - Cancellation or curtailment charges and early return cover shall be operative from the date stated in the policy schedule or the time of booking any **Trip** (whichever is the later) 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 policy schedule. Under these policies section A - Cancellation or curtailment charges and early return 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 in respect of a **Business Trip** **Your** place of business in the **United Kingdom** (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 **United Kingdom** (whichever is the earlier) on completion of the **Trip**.

Definitions – (continued)

Permitted Hazardous Activities

- means the following activities which We cover as standard under the policy:

administrative clerical professional occupations

aerobics

archery

badminton

banana boating

baseball

basketball

body boarding (boogie boarding)

bowls

camel riding

canoeing (up to grade 2 rivers)

clay pigeon shooting

climbing (on climbing wall only)

cricket

croquet

curling

cycling (not racing)

deep sea fishing

dinghy sailing

fishing

flying as a fare paying passenger in a fully licensed passenger carrying aircraft

go karting

golf

hiking

horse riding (excluding competitions, racing, jumping and hunting)

hot air ballooning (organised pleasure rides only)

jet skiing (no racing)

kayaking (up to grade 2 rivers)

netball

orienteering

quad biking

ringos

roller skating and blading (wearing pads and helmets)

rounders

rowing (except racing)

running (non-competitive and not marathons)

safari trekking (must be organised tour)

scuba diving up to a depth of 30 metres (if You have the relevant qualifications for the depth at which You are diving, such as PADI: Advanced Open Water, BSAC: Sports Diver or equivalent, and You are accompanied by a qualified dive marshal, diving instructor or guide)

shooting/small bore target shooting (within organisers' guidelines)

skateboarding (wearing pads and helmets)

snorkelling

softball

squash

surfing

swimming

swimming with dolphins

table tennis

team sports (if not the main purpose of the Trip)

tennis

trampolining

trekking up to 2,500 metres altitude

volleyball

wake boarding

walking

war games (wearing eye protection)

water polo

water skiing

wind surfing

yachting (if qualified and excluding racing)

zorbing

Personal Money and Travel Documents

- 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, passport, event and entertainment tickets, phonecards and credit/debit or charge cards all held for private purposes.

Definitions – (continued)

Public Transport

- means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked 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 motorised or towed caravan.
 - d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

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 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 policy schedule which begins and ends in **Your Home Area** during the **Period of Insurance** but excluding one way **Trips** or journeys.

If annual multi trip cover is selected any such **Trip** over 45 days is not insured and any **Trip** solely within **Your Home Area** is only covered where **You** have pre - booked at least three consecutive nights paid accommodation on a holiday or pleasure trip or journey, or at least five consecutive nights pre-booked paid accommodation on a **Business Trip**, 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.

Upgrade(s)

- means any extra benefit or different level of cover **You** have purchased as detailed on **Your** policy schedule. See the 'Your Travel Policy' section of this document for details of **Upgrades** available. No additional cover will apply unless **You** have paid the appropriate **Upgrade** premium.

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 semiprecious stone articles, watches, furs, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Winter Sports

- means the following activities: on and off-piste skiing; on and off-piste snowboarding; glacier walking/skiing and outdoor ice skating.

Your travel policy

Your cover available under this policy is only provided:

- a) For **Trips You** take:
 - i) outside **Your Home Area**; or
 - ii) solely within **Your Home Area** provided that **You** have pre-booked at least three consecutive nights paid accommodation on a holiday or pleasure trip or journey, or at least five consecutive nights pre-booked paid accommodation on a **Business Trip**
- b) For losses arising out of incidents which take place after the start of the **Period of Insurance** during a **Trip**;
- c) For **Trips** within the area of travel shown in the policy schedule during the **Period of Insurance**;
- d) For persons below the age of 75 years at the inception or renewal date for annual multi trip or at the departure date for single trip policies;
- e) For persons registered with a **Medical Practitioner** in **Your Home Area** and permanently resident in **Your Home Area**; and
- f) Subject to the limits of cover and all other terms, conditions and exclusions contained in this policy.

The law applicable to this policy

You and **We** are free to choose the law applicable to this policy. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this policy **You** have agreed to this.

Upgrades

This policy contains different levels of cover, some of which do not apply unless **You** have paid the appropriate **Upgrade** premium. **Upgrades must be purchased before You travel**. Any extra benefit **You** have purchased is detailed in **Your** policy schedule. Please read the wording and ensure the cover reflects **Your** requirements. **You** may **Upgrade Your** travel insurance coverage to include any of the following:

Disability Benefit following Road Traffic Accident in New Zealand

This provides a weekly benefit payable if **You** sustain a **Bodily Injury** as the result of a road traffic accident whilst **You** are travelling in a hire car in New Zealand. Please refer to Section R – Disability benefit following road traffic accident in New Zealand for full details of cover.

Excess Waiver

The policy excess will be reduced to nil. However the excess waiver does not apply to any increased excesses **You** have agreed to pay in relation to claims arising from any **Medical Conditions You** have which **We** have agreed to cover.

Family Travel

This includes, as an **Insured Person**, each unmarried, financially dependent, child under 18 and in full-time education, accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. All **Insured Persons** must normally reside at the same address unless **We** have agreed otherwise (this does not apply to **Your** children if they normally reside with the other parent/guardian)

Golf Equipment

This is an extension of the cancellation or curtailment charges and early return, Baggage and baggage delay and Personal liability sections to include cover for **Golf Equipment**. Please refer to Section A – Cancellation or curtailment and early return, Section E – Baggage and baggage delay and Section G – Personal liability for full details of cover.

Hazardous Activities

The sports and activities which are covered as standard are listed under the **Permitted Hazardous Activities** definition, if **You** wish to participate in any activity not mentioned under this definition then please call **Us** and **We** may be able to extend **Your** cover.

Upgrades – (continued)

Increased Baggage Limits

You may upgrade **Your** Baggage cover to increased limits under Section E – Baggage and baggage delay.

Independently Booked Accommodation Protection

This covers unused accommodation costs and charges following cancellation of the **Trip** before completion or additional accommodation and transport costs incurred if **You** cannot use **Your** booked accommodation due to insolvency of the accommodation provider or **Your** accommodation being rendered unuseable due to fire, flood, earthquake, tsunami, land slide, avalanche or storm.

Trip Extension

Under annual multi trip policies the **Trip** limit may be extended to cover **You** for either 93, 186 or 279 consecutive days in each annual **Period of Insurance**. **Travelling in excess of the Trip limits will invalidate the whole policy.**

Wedding / Civil partnership cover

This covers specific **Baggage** items related to **Your** wedding and also provides reasonable additional costs incurred to reprint or retake **Your** photographs should they be lost, stolen or damaged or if the photographer is unable to fulfil his obligations. See Section O – Wedding / Civil partnership cover for full details of cover available.

Winter Sports

You may upgrade **Your** cover to include **Winter Sports**. Under annual multi trip policies **Winter Sports** may be covered for a maximum of 17 or 30 days days in total in each annual **Period of Insurance**.

Please refer to Sections J, K and L – Winter sports for full details.

Sections J, K and L – Winter sports can also be upgraded to provide higher cover limits, with the inclusion of Section M – Hire of ski equipment.

Important Telephone Numbers

For customer service and claims assistance within the UK, please call 0800 731 4011

Customer service lines are open 8am to 8pm Monday to Saturday and 9am to 5pm Sunday

Claim lines are open 8am to 8pm Monday to Friday and 8am to 4pm Saturday.

Pre-travel advice/Homewatch/Legal assistance: 0845 603 1662

UK fax numbers:

Customer Service: 0845 603 1659

Claims: 0845 603 1660

For overseas assistance please call:

24 hour overseas assistance helpline: +44 1633 815 819

Fax: + 44 1633 815 866

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 at **Our** option 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 and travel accident cover).

2. Reasonable precautions

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

3. Cancellation

Cancellation

Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual policies the renewal date (the cancellation period) by writing to **Us** at the address shown 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 give rise to a claim has occurred.

Cancellation outside the statutory period

You may cancel this policy at any time by writing to **Us** at the address shown below. If **You** cancel after the first 14 days of receipt of **Your** policy documentation no premium refund will be made.

AXA Insurance

PO Box 147

Ipswich

IP1 2AN

We reserve the right to cancel the policy by providing 21 days notice by registered post to **Your** last known address. No refund of premium will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

Making a claim

Making a claim could not be easier. All you need to do is telephone the dedicated claims team between the hours of 8am to 8pm Monday to Friday and 8am to 4pm Saturday for a fast and efficient service. The claims team will take details of **Your** claim and advise you of the next steps.

If **You** are abroad and in need of assistance then please contact our 24 hour assistance helpline.

The claims contact numbers are as follows:

All claims except Legal expenses and Personal assistance services only

AXA Insurance Claims Servicing
PO Box 742
Lancaster
LA1 1BT
Tel: **0800 731 4011**

Legal expenses and Personal assistance services only

AXA Assistance
The Quadrangle
106/118 Station Road
Redhill
Surrey
RH1 1PX
Tel: **0800 731 4011**

To help **Us** deal with **Your** query quickly when making contact please have to hand your account details and any travel documents you may be in receipt of. Please note that telephone calls may be monitored or recorded to assist with staff training and to help **Us** maintain a quality service.

Claims Conditions

You must comply with the following claims conditions 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.

1. Claims

You must notify **Us** preferably by phone at the address given above, depending on the type of claim.

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.

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.

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 postmortem 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 subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Subrogation

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.

Making a claim – (continued)

3. Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**

- a) make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) make a statement in support of a claim knowing the statement to be false in any respect or
- c) submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

then

- a) **We** shall not pay the claim
- b) **We** shall not pay any other claim which has been or will be made under the policy
- c) **We** may at **Our** option declare the policy void
- d) **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy
- e) **We** shall not make any return of premium
- f) **We** may inform the police of the circumstances.

Exclusions

Exclusions relating to your health

You will not be covered under:

- Section A – Cancellation or curtailment charges and early return
- Section B – Emergency medical, additional accommodation and travelling costs
- Section C – Hospital benefit
- Section D – Personal accident and travel accident cover
- Section P – Business travel

for any claims arising directly or indirectly from:

- a) Any **Medical Condition** **You** have, or have had, at the time of purchasing this insurance, or at the renewal of the policy whichever is the later, and for which **You** are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 6 months unless **You** have contacted **Us** on Tel: **0800 731 4011** and **We** have agreed, in writing, to cover **You**.

If **You** have any **Medical Conditions** and they all appear in the table of *No Screen Conditions below and overleaf* then these will all be covered under the policy without the need to contact **Us**.

Cover for any **Medical Condition** may be subject to an additional premium and increased excess. This will be confirmed when **You** contact **Us**

- b) Any **Medical Condition** which **You** have at the time of purchasing this insurance, for which **You** have received a terminal prognosis.
- c) Any **Medical Condition** **You** have at the time of purchasing this insurance, of which **You** are aware and have sought, but not received, a diagnosis.
- d) Any **Medical Condition** for which **You** are on a waiting list or have knowledge of the need for surgery, in-patient treatment or investigation at a hospital, clinic or nursing home.
- e) Any **Medical Condition** which **You** have at any time for which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.
- f) Any **Medical Condition** which **You** have at any time for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
- g) 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).
- h) Pregnancy within 8 weeks of the estimated date of delivery.

If **You** or any person covered under this insurance has a **Medical Condition** but **You** do not require the **Medical Condition** to be covered, **You** do not have to contact **Us**.

Exclusions – (continued)

No Screen Conditions (for which **You** do not need to contact **Us** if all the **Medical Conditions** that **You** have are included in the table below).

Achilles tendon injury	Hernia
Acid excess	High blood pressure
Acid Reflux	High Cholesterol
Acne	Hip replacement
ADHD (Attention Deficit Hyperactivity Disorder)	Hyperthyroidism (overactive thyroid)
Allergy (requiring no prescriptive treatment only)	Hypothyroidism (underactive thyroid)
Allergy (with Epipen if prescribed)	Hysterectomy (provided carried out more than 6 mths ago)
Anal fissure/fistula	IBS (Irritable Bowel Syndrome)
Arthritis	Impetigo
Asthma	Macular degeneration
Benign Prostatic Enlargement	ME (Myalgic Encephalomyelitis, if only symptom is fatigue)
Blindness	Meniere's disease
Broken bone (not head or spine)	Menopause/HRT
Carpal tunnel syndrome	Menorrhagia
Cataracts	Migraine (confirmed diagnosis, no ongoing investigations)
Chicken pox	Nasal polyps
Colitis (no hospital admissions in the last 12 months)	Neuralgia, Neuritis
Common cold/influenza	Nut allergy
Corneal graft	Osteochondritis
Cosmetic surgery	Osteoporosis
Crohn's Disease	Parkinson's disease
Cuts and abrasions (non self-inflicted)	Pelvic inflammatory disease
Cyst - breast	PMT (Pre-menstrual tension)
Cyst - testicular	Pregnancy (no complications)
Cystitis	Psoriasis
Deafness	Reflux oesophagitis
Diabetes	Retinal detachment
Diarrhoea and/or vomiting	Rheumatism
Dislocated hip (not replacement hip)	Rhinitis
Diverticulitis	RSI (Repetitive strain injury/Tendinitis)
Dyspepsia	Shingles
Eczema	Shoulder injury
Epididymitis	Sinusitis
Epilepsy	Sleep Apnoea
Essential tremor	Tendon injury
Fungal nail infection	Tendonitis
Gastric reflux	Tinnitus
Glandular fever (not within 3 months of the planned trip)	Tonsillitis
Glaucoma	Uticaria
Gout	Varicose veins – legs only (if GP has confirmed fitness to travel)
Haemorrhoids	Vertigo
Hayfever	

If you have answered 'yes' to any of these questions, or want to check anything before you go, you can call 0800 731 4011

To declare a pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact us on 0800 731 4011

General exclusions relating to all sections of the policy

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

- 1 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.
- 2 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 Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 4 The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
- 5 **Your** pursuit of **Winter Sports** unless Sections J, K, L and M – Winter sports are shown as operative in **Your** policy schedule. However, even if **Winter Sports** cover is included **You** are still not covered for the following activities:
 - off piste skiing without a guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, Nordic skiing, ice hockey, bobbing, tobogganning, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snow mobiling, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
- 6 **Your** engagement in or practice of the following, unless **You** have received **Our** prior agreement in writing: manual work in connection with a profession business or trade, professional entertainment, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of a moped, motorcycle, car, van, lorry or similar motorised vehicle unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom** and in the case of a moped or motorcycle, **You** and **Your** passenger are wearing a helmet.
- 7 **Your** engagement in any sport or hazardous activity that is not a **Permitted Hazardous Activity** unless **You** have received **Our** prior agreement in writing.
- 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 Consequential loss of any kind (for example the replacement of locks following loss of keys).
- 11 Operational duties of a member of the Armed Forces.
- 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.

Emergency and medical service

Emergency assistance 24 hours a day

You should first check that the circumstances are covered by **Your** policy.

Having done this please contact the appropriate 24 hour number shown on page 14.

Give **Your** name, policy number, and as much information as possible. Please give **Us** a telephone, fax or telex number where **We** can contact **You** or leave messages at any time of the day or night.

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtalement** necessitating **Your Early Return Home** **You** must contact AXA Assistance. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact AXA Assistance as soon as possible.

Private medical treatment is not covered unless authorised specifically by AXA Assistance.

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** have notice of serious illness or death of a **Close Relative 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.

For simple out-patient treatment, **You** should pay the hospital/clinic Yourself and claim back medical expenses from **Us** on **Your** return to **Your Home Area**. If in doubt regarding any such requests, please call AXA Assistance for guidance.

Contact AXA Assistance on telephone number: +44 1633 815 819

Reciprocal health agreements

EU, EEA and 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) postal application form from **Your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers or by telephoning **0845 606 2030**. This will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

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 the free treatment available can be found in the Health advice for travellers leaflet T7 contained in the EHIC postal application pack available from **Your** local Post Office. Alternatively please call AXA Assistance for guidance.

If **You** are admitted to hospital contact must be made with AXA Assistance as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact AXA Assistance on telephone number: +44 1633 815 819

For more information **You** should contact:

Health Insurance Commission
PO BOX 1001
Tuggeranong
ACT 2901
Australia

Or visit their website at: www.hic.gov.au

Section A – Cancellation or curtailment charges and early return

What is covered

We will pay **You** up to £5,000 (inclusive of any valid claim payable under Section L – Winter sports) for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300 if **You** have purchased the **Golf Equipment Upgrade**) which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

a) cancellation of the **Trip** is necessary and unavoidable or
b) the **Trip** is **Curtailed** before completion or
c) **You** have to make an **Early Return** as a result of any of the following events occurring:

1. The death, **Bodily Injury** or illness of:
 - a) **You**
 - b) any person with whom **You** are travelling or have arranged to travel with
 - c) any person with whom **You** have arranged to reside temporarily
 - d) **Your Close Relative**
 - e) a **Close Business Associate**
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or any person with whom **You** are travelling or have arranged to travel with.
3. Redundancy (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) of **You** or any person with whom **You** are travelling or have arranged to travel with.
4. **You** or any person with whom **You** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **You**/their authorised leave cancelled for operational reasons, provided that such cancellation or **Curtailment** could not reasonably have been expected at the time this insurance is purchased by **You**.
5. The Police requesting **You** to remain at or return to **Your Home** when a loss in excess of £1,500 is involved due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

What is not covered

The first £40 of each and every claim per incident for each **Insured Person**.

The cost of Airport Departure Duty.

Any claims arising directly or indirectly from:

- a) 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 is purchased by **You** or the time of booking any **Trip**.
- b) Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any **Trip** which could reasonably have been expected to give rise to cancellation or **Curtailment** of the **Trip**.

Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.

Stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.

Any disinclination to continue travelling unless the Foreign and Commonwealth Office (FCO) announces that travellers should avoid the country or area that **You** are in. No cover will be available when travelling against FCO advice.

Anything mentioned in the exclusions on pages 18-20.

Section A – Cancellation or curtailment charges and early return – (continued)

What is covered

6. Medical complications as a result of **Your** pregnancy or the pregnancy of anyone who **You** have arranged to travel or stay with during the **Trip**, provided that the expected delivery date falls more than eight weeks prior to the scheduled date of travel.
7. A government directive prohibiting all travel to, or recommending evacuation from, the country or area **You** were planning to visit or were staying in provided such a directive came into force after **You** have left the **United Kingdom**.

What is not covered

Special conditions relating to claims

1. **You** must obtain prior approval of AXA Assistance to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury** or illness. **We** will ask you to supply a medical certificate from a **Medical Practitioner** to support **Your** claim.
2. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the **Trip** **Our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
3. If **You** cancel the **Trip** due to **Bodily Injury** or illness **You** must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.
4. On condition that **You** contact **Us** first, and that **We** make all the travel arrangements, **We** will pay all the necessary travel costs incurred in returning **You Home** in the event that **You** have a valid **Curtailment** claim. If the situation permits, and the period of **Your** original booked **Trip** has not expired, **We** will also pay necessary additional travel costs in transporting **You** back to the location abroad.
5. Travel by air will be limited to one ticket, of the same class of travel as that paid by **You** on **Your** outward **Trip**, for each **Insured Person**.

Please refer to page 14 for our important telephone numbers.

Section B – Emergency medical, additional accommodation and travelling costs

What is covered

We will pay **You** up to £5,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of **Your** suffering **Bodily Injury** or illness 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 and/or emergency repairs to dentures or artificial teeth carried out solely to alleviate distress in eating, up to a limit of £1,000, incurred outside **Your Home Area**.
3. In the event of **Your** death outside **Your Home Area** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.
4. Reasonable additional transport or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date. This includes, with the prior authorisation of AXA Assistance, reasonable additional transport or accommodation expenses for a friend or **Close Relative** to remain with **You** or travel to **You** from **Your Home Area** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.
5. 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** or a suitable hospital nearby if it is medically necessary. Repatriation expenses will be:
 - a) in respect only of the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise and
 - b) in the event of **Your** hospitalisation more than 50 miles from **Your Home** during a **Trip** solely within **Your Home Area**, limited to £500.
6. A single journey air ticket, as the same class of travel as that paid by **You** on **Your** outward **Trip**, to enable a business colleague, where necessary, to replace **You** in **Your** location outside **Your Home Area** following **Your** medical repatriation or death during a **Trip**.
7. Additional travelling costs in returning **Home Your** children under 18 years of age and insured under the Policy if **You** are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children **Home**.

What is not covered

The first £40 of each and every claim per incident for each **Insured Person**.

Any claims arising directly or indirectly in respect of:

- a) 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.
- b) Any pre-planned pre-known medical or dental treatment or diagnostic procedure.
- c) Treatment for cosmetic purposes, unless **Our** doctor agrees that such treatment is necessary as the result of an accident covered under this policy.
- d) Dental treatment involving the provision of dentures or artificial teeth or the use of precious metals.
- e) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
- f) Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
- g) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and AXA Assistance can be delayed reasonably until **Your** return to **Your Home Area**.
- h) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Your Home Area**.
- i) Additional costs arising from single or private room accommodation.
- j) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
- k) Any expenses incurred after **You** have returned to **Your Home Area** other than in connection with transportation of **You** or **Your** remains **Home** from abroad.
- l) Expenses incurred as a result of any **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication, to prevent that condition.
- m) **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.

Anything mentioned in the exclusions on pages 18-20.

Section B – Emergency medical, additional accommodation and travelling costs – (continued)

Special conditions relating to claims

1. **You** must obtain **Our** prior authorisation before incurring any expenses over £500.
2. **You** must give notice as soon as possible to AXA Assistance or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
3. In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Your Home Area** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or AXA Assistance **You** can be moved safely and/or travel safely to **Your Home Area** to continue treatment.

In an emergency

You should first check that the circumstances are covered by **Your** policy. Having done this please contact the number shown on page 14, giving **Your** name, followed by **Your** policy number and as much information as possible. **You** must not arrange inflight medical care for **Your** return journey without the permission of AXA Assistance.

Our medical advisors will consult with the doctors treating **You** to decide if this is reasonably necessary and will make the appropriate arrangements for **You**. In some cases it may be necessary for **Us** to contact **Your** GP in order to assist in the event of a medical emergency. Please give **Us** a telephone, fax or telex number where **We** can reach **You** or leave messages at any time of day or night. To comply with the terms and conditions of the insurance **You** must obtain **Our** prior authorisation before incurring any expenses over £500. In case of an emergency, if **You** are physically prevented from contacting **Us** immediately, **You** or someone designated by **You** must contact **Us** within 48 hours. For assistance outside the **United Kingdom** please see the telephone numbers on page 14.

Section C – Hospital benefit

What is covered

1. **We will pay You £25 for every complete 24 hours You have to stay in hospital as an in-patient outside Your Home Area up to a maximum of £250 as a result of Bodily Injury or illness You sustain. We will pay the amount above in addition to any amount payable under Section B – Emergency medical, additional accommodation and travelling costs.**

What is not covered

Any claims arising directly or indirectly from:

- a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
- b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and AXA Assistance can be delayed reasonably until **Your** return to **Your Home Area**.
- c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
- d) Hospitalisation as a result of any **Medical Condition** where **You** have not had the recommended inoculations and/or taken the recommended medication, to prevent that condition.
- e) Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.

Anything mentioned in the exclusions on pages 18-20.

Special conditions relating to claims

1. **You must give notice as soon as possible to AXA Assistance or Us of any Bodily Injury or illness which necessitates Your admittance to hospital as an in-patient.**

Please refer to page 14 for our important telephone numbers.

Section D – Personal accident cover

Special Definitions which apply to this section only

- | | |
|------------------------------------|--|
| Loss of Limb | • means the loss by permanent physical severance, or the total and irrecoverable permanent loss of use of function of, an arm at or above the wrist joint, or a leg at or above the ankle joint. |
| Loss of Sight | • means the total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. |
| Permanent Total Disablement | • means disablement which medical evidence confirms and having lasted for a period of at least 12 consecutive months from the date of occurrence will, entirely prevent You from engaging in, or giving any attention to, any business or occupation for the remainder of Your life. |

Section D – Personal accident cover – (continued)

What is covered

- Means **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**.

BENEFIT	Up to age 15 years inclusive	Age 16 years to 68 years inclusive	Age 69 years and over
1. Death	£1,000	£15,000	£1,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	£30,000	£30,000	£30,000
3. Permanent total disablement	£30,000	£30,000	£30,000

What is not covered

Anything mentioned in the exclusions on pages 18-20.

Special conditions relating to claims

- Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.

Provisions

- Benefit is not payable to **You**:
 - Under more than one of items 1., 2. or 3.
 - Under item 3. until one year after the date **You** sustain **Bodily Injury**
 - Under item 3. if **You** are able or may be able to carry out any gainful employment or gainful occupation.

Please refer to page 14 for our important telephone numbers.

Section E – Baggage and baggage delay

What is covered

- We** will pay **You** up to the amounts shown below for the accidental loss of, theft of or damage to:

 - Baggage (excluding **Golf Equipment**) £1,500
 - Golf Equipment (Your Upgrade** schedule will show if **You** have purchased this option) £1,500.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage/Golf Equipment**).

The maximum **We** will pay for the following items is:

- for any one article, **Pair or Set** of articles £300 (not applicable to **Golf Equipment** if the **Golf Equipment Upgrade** has been purchased)
- the total for all **Valuables** £300.

2.

We will also pay **You** up to the amounts shown below:

- If **Your Baggage** is certified by the carrier to have been lost or misplaced on the outward journey of a **Trip** for a period in excess of 12 hours, then **You** can claim an amount of £50 for the purchase of essential items. If **You** are deprived of **Your Baggage** for a period in excess of 24 hours this amount is increased to £100. **You** must provide receipts. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
- If **You** have purchased the **Golf Equipment Upgrade**, **You** will be covered for £35 per day, up to a maximum of £175 for the reasonable cost of hiring replacement **Golf 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 **Golf Equipment**.

What is not covered

The first £40 of each and every claim per incident for each **Insured Person** (except claims under subsections 2.a) and 2.b)).

Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.

Loss, theft of or damage to **Baggage** contained in an Unattended vehicle unless:

- the items are locked out of sight in a **Secure Baggage Area**;
- forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
- evidence of such entry is available.

Loss or damage due to delay, confiscation or detention by customs or other authority.

Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unuseable as a result of one single incidence of damage).

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.

Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use (other than **Golf Equipment** if cover is included).

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.

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.

Anything mentioned in the general exclusions on page 20.

Section E – Baggage and baggage delay – (continued)

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline 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.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
4. **You** must take suitable precautions to secure the safety of **Your Baggage**, and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.

Enhancing **Your Baggage** cover limits

You may upgrade **Your Baggage** cover to higher limits

Option 1

1. The **Baggage** limit under Section E – Baggage and baggage delay paragraph 1. is increased to £2,000.
2. The maximum **We** will pay for any article, **Pair or Set** of articles is increased to £500.
3. The maximum **We** will pay for **Valuables** is increased to £500.
4. The benefit payable for delayed **Baggage** is increased to £100 in excess of 12 hours and £200 in excess of 24 hours.

Option 2

1. The **Baggage** limit under section E – Baggage and baggage delay paragraph 1. is increased to £2,500.
2. The maximum **We** will pay for any article, **Pair or Set** of articles is increased to £750.
3. The maximum **We** will pay for **Valuables** is increased to £750.
4. The benefit payable for delayed **Baggage** is increased to £125 in excess of 12 hours and £250 in excess of 24 hours.

Your policy schedule will show if **You** have purchased either of these options.

Please refer to page 14 for our important telephone numbers.

Section F – Personal money and travel documents

What is covered

1. **We** will pay **You** up to £500 for the accidental loss of, theft of or damage to **Personal Money and Travel Documents** (including driving licence).

The maximum **We** will pay for the following items is:

- a) For bank notes, currency notes and coins £250.
- b) If **You** are under the age of 16, for bank notes currency notes and coins £50.

We will also pay up to £200 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport or visa.

What is not covered

The first £40 of each and every claim per incident for each **Insured Person**.

Loss, theft of or damage to **Personal Money** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.

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.

Loss or damage due to delay, confiscation or detention by customs or other authority.

Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.

Anything mentioned in the general exclusions on page 20.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Personal Money and Travel Documents**.
2. If **Personal Money and Travel Documents** are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Personal Money and Travel Documents** are lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline 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
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

Please refer to page 14 for our important telephone numbers.

Section G – Personal liability

What is covered

We will pay up to £2,000,000 (inclusive of 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 in respect of 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 property that does not belong to and is neither in the charge of or under the control of **You**, a **Close Relative**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

What is not covered

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 and, where the **Golf Equipment Upgrade** has been purchased, golf buggies whilst in use on a golf course).
- 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 £40 of each and every claim arising from the same incident).

Any claim arising in connection with a **Trip** solely within **Your Home Area**

Anything mentioned in the general exclusions on page 20.

Special conditions relating to claims

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.

Please refer to page 14 for our important telephone numbers.

Section H – Delayed departure

What is covered

If departure of the **Public Transport** on which **You** are booked to travel is delayed to or from **Your Home Area** or at the final departure point from or to the **United Kingdom** or **Your Home Area** for at least 12 hours from the scheduled time of departure due to:

- 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 £20 for each full 12 hours delay thereafter up to a maximum of £100 or
2. up to £5,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 12 hours has elapsed, **You** choose to cancel **Your Trip**. **You** may claim only under subsection 1. or 2. above for the same event, not both. **You** may claim only under Section H – Delayed departure or Section I – Missed departure for the same event, not both.

What is not covered

The first £40 of each and every claim per incident for each **Insured Person** under Subsection 2.

Claims arising directly or indirectly from:

- a) strike or industrial action or air traffic control delay existing or publicly declared publicly by the date this insurance is purchased by **You**.
- b) 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.

Any claims arising in connection with a **Trip** solely within **Your Home Area**.

Anything mentioned in the general exclusions on page 20.

Special conditions relating to claims

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.

Please refer to page 14 for our important telephone numbers.

Section I – Missed departure

What is covered

We will pay **You** up to £500 (if European destination) or £1,000 (if destination outside Europe) for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the **United Kingdom** or **Your Home Area** if **You** fail to arrive at the international departure point in time to board the **Public Transport** on which **You** are booked to travel on the initial international journey 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. strike, industrial action or adverse weather conditions.

We will provide assistance by liaising with the carrier and/or tour operator to advise of **Your** late arrival. **You** may claim only under Section I – Missed departure or Section H – Delayed departure for the same event, not both.

What is not covered

The first £40 of each and every claim per incident for each **Insured Person**

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) 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.
- c) 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.

Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.

Anything mentioned in the general exclusions on page 20.

Special conditions relating to claims

You must allow sufficient time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

Please refer to page 14 for our important telephone numbers.

Section J, K, L and M – Winter sports

Your policy schedule will show if You have purchased this **Upgrade**.

Under single trip policies You will be covered if You have purchased the appropriate **Upgrade**. Under annual multi trip policies You are covered for up to 17 or 30 days (depending on the **Upgrade** purchased) in each **Period of Insurance** when taking part in **Winter Sports** (as defined in the Definitions section of this policy) if You have purchased the appropriate **Upgrade**.

Winter Sports cover is not operative for persons aged 65 and over, when engaging in **Winter Sports** for the very first time. You must be accompanied by a qualified guide or instructor for all off-piste activities. All conditions and exclusions (except where these are amended below) continue to apply.

Section J – Ski equipment

What is covered

1. We will pay You up to £300 for the accidental loss of, theft of or damage to Your own **Ski Equipment**, or up to £200 for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (or We may at Our option replace, reinstate or repair the lost or damaged **Ski Equipment**). The maximum We will pay for any one article, **Pair or Set** of articles is £300.

What is not covered

The first £40 of each and every claim per incident for each **Insured Person**.

Loss, theft of or damage to **Ski Equipment** contained in an **Unattended** vehicle unless:

- a) the items are locked out of sight in a **Secure Baggage Area**;
- b) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
- c) evidence of such entry is available.

Loss or damage due to delay, confiscation or detention by customs or other authority.

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.

Anything mentioned in the general exclusions on page 20.

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery and obtain a written report 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 or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline 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.
3. Receipts for items lost, stolen or damaged must be retained as these will help You to substantiate Your claim.
4. You must take suitable precautions to secure the safety of Your **Baggage**, and must not leave it unsecured or **Unattended** or beyond Your reach at any time in a place to which the public have access.

Please refer to page 14 for our important telephone numbers.

Section J, K, L and M – Winter sports (continued)

Section K – Ski pack

What is covered

- We will pay You:**
 - for the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or illness. The combined total amount payable under Section A – Cancellation or curtailment charges and early return and Section K – Ski pack will be no more than £5,000
 - up to £150 for the unused portion of **Your** lift pass if lost.

What is not covered

Anything mentioned in the general exclusions on page 20.

Special conditions relating to claims

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

Section L – Piste closure

What is covered

- We will pay You** up to £15 per day, up to a maximum of £150 for the cost of transport to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:
 - to the resort which **You** have pre-booked for a period exceeding 24 consecutive hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
 - to Trips taken outside the **United Kingdom** (other than Scotland) during the published ski season for **Your** resort. If no alternative sites are available **We will pay You** compensation of £15 per day up to a maximum of £150.

What is not covered

Anything mentioned in the general exclusions on page 20.

Special conditions relating to claims

- You** must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in **Your** resort and the reason for the closure.

Enhancing **Your Winter Sports** cover level

You may upgrade **Your Winter Sports** cover to provide higher limits.

- The **Ski Equipment** limit under Section J – Ski equipment is increased to £500 for **Your** own equipment, or £400 for hired equipment.
- The benefit limit under Section K – Ski pack is increased to £300 for the unused portion of **Your** lift pass if lost.
- The benefit payable under Section L – Piste closure is increased to £20 per day up to a maximum of £300.
- Section M – Hire of ski equipment is added.

Your policy schedule will show if **You** have purchased this option.

Section J, K, L and M – Winter sports – (continued)

Section M – Hire of ski equipment

What is covered

1. We will pay **You** up to £20 per day, up to a maximum of £300 for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of, damage to or temporary loss in transit for more than 24 hours of **Your** own **Ski Equipment**.

What is not covered

Loss, theft of or damage to **Ski Equipment** contained in an Unattended vehicle unless:

- a) the items are locked out of sight in a **Secure Baggage Area**;
- b) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
- c) evidence of such entry is available.

Loss or damage due to delay, confiscation or detention by customs or other authority.

Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of clearing repairing or restoring, mechanical or electrical breakdown.

Anything mentioned in the general exclusions on page 20.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report 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 or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline 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.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

Please refer to page 14 for our important telephone numbers.

Section N – Overseas legal expenses and assistance

What is covered

1. **We** will pay up to £25,000 for legal costs to pursue a civil action for compensation if someone else causes **You** **Bodily Injury**, illness or death.

What is not covered

We shall not be liable for:
Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.

Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, AXA Assistance or their agents, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.

Legal costs and expenses incurred prior to **Our** written acceptance of the case.

Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.

Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).

Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.

Legal costs and expenses incurred if an action is brought in more than one country.

Any claim where in **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**.

Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.

Costs of any Appeal.

Claims occurring within the **United Kingdom**.

Claims by **You** other than in **Your** private capacity.

Anything mentioned in the general exclusions on page 20.

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** consent.
4. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
5. **We** may include a claim for **Our** legal costs and other related expenses.
6. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.

Please refer to page 14 for our important telephone numbers.

Section O – Wedding/Civil partnership cover

Your policy schedule will show if You have purchased this **Upgrade**.

Special definitions which apply to this section only

You/Your/Insured Person/Insured Couple • means the couple travelling to be married, or to enter into a civil partnership, whose names appear in the policy schedule.

Wedding Attire • 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**.

What is covered

- We** will pay up to the amounts shown for the accidental loss of, theft of or damage to the items shown below forming part of **Your Baggage**:

 - £250 for each wedding ring taken, sent in advance or purchased on the **Trip** for each **Insured Person**
 - £1,000 for wedding gifts taken, sent in advance or purchased on the **Trip** for the **Insured Couple**
 - £1,500 for **Your Wedding Attire** which is specifically to be worn by **You** on **Your** wedding day. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).
- We** will pay the **Insured Couple** up to £750 for 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 **United Kingdom** if:

 - 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, or
 - 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/honeymoon location.

What is not covered

- The first £40 of each and every claim per incident for each **Insured Person**.
- Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
- Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle unless:
- the items are locked out of sight in a **Secure Baggage Area**;
 - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle;
 - evidence of such entry is available.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unuseable as a result of one single incidence of damage).
- 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.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, tools of trade and other items used in connection with **Your** business, trade, profession or occupation.
- 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.
- Anything mentioned in the general exclusions on page 20.

Section O – Wedding/Civil partnership cover – (continued)

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline 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.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.
4. **You** must take suitable precautions to secure the safety of **Your Baggage**, and must not leave it unsecured or **Unattended** or beyond **Your** reach at any time in a place to which the public have access.

Please refer to page 14 for our important telephone numbers.

Section P – Business travel

What is covered

1. In addition to the cover provided under Section E – Baggage and baggage delay **We** will pay up to £1,000 for the accidental loss of, theft of or damage to **Business Equipment**. The amount payable will be the current market value which takes into account a deduction for wear, tear and depreciation (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**). The maximum **We** will pay for any one article, **Pair or Set** of articles is £300.
2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:
 - a) **You** die
 - b) **You** are unable to make the **Business Trip** due to **Your** being hospitalised or totally disabled as confirmed in writing by a **Medical Practitioner**
 - c) **Your Close Relative or Close Business Associate in Your Home Area** dies, is seriously injured or falls seriously ill.

What is not covered

In respect of cover 1 opposite:

- a) The first £40 of each and every claim per incident for each **Insured Person**.
- b) Loss, theft of or damage to **Business Equipment** left **Unattended** at any time (including in the custody of carriers) unless deposited in a hotel safe, safety deposit box, left in **Your** locked accommodation or in the locked boot or covered baggage area of a motor vehicle in which **You** are travelling and evidence of force and violence having been used is available.
- c) Loss or damage due to delay, confiscation or detention by customs or other authority.
- d) 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.
- e) Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the maker's latest list price.

In respect of cover 2 opposite:

- a) Additional costs under 2.b) above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
- b) Additional costs under 2.b) and c) above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonably have been expected to give rise to cancellation of the **Business Trip**.

In respect of covers 1 and 2 opposite:

- a) Any loss or damage arising out of **You** engaging in manual work.
- b) Interruption of **Your** business or any other consequential loss.
- c) Anything mentioned in the exclusions on pages 18-20.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
2. If **Business Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Business Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline 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.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

Please refer to page 14 for our important telephone numbers.

Section Q – Independently booked accommodation protection

Your policy schedule will show if **You** have purchased this option.

COVER IN RESPECT OF SECTION Q ONLY OPERATES:

1. If **You** are an independent traveller and have booked **Your** accommodation direct and not through a travel agent or tour operator.

What is covered

1. **We** will pay **You** up to £5,000 for:
any irrecoverable unused accommodation costs and charges which **You** have paid or are contracted to pay because **You** are not able to travel and use **Your** booked accommodation or
2. reasonable additional accommodation and transport costs incurred, up to the standard of **Your** original booking, if **You** need to move to other accommodation on arrival or at any other time during the **Trip** because **You** cannot use **Your** booked accommodation

as a result of any of the following events occurring:

- a) the insolvency of the providers of the accommodation.
- b) fire, flood, earthquake, explosion, tsunami, landslide, avalanche or storm making **Your** accommodation uninhabitable.

You may claim only under Section Q – Independently booked accommodation protection or Section A – Cancellation or curtailment and early return, not both.

What is not covered

The first £40 of each and every claim per incident for each **Insured Person**.

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.

Any costs which **You** would have expected to pay during **Your Trip**.

Anything mentioned in the general exclusions on page 20.

Special conditions relating to claims

1. **You** must obtain written confirmation from the company providing the accommodation or the local Police, that **You** could not use **Your** accommodation and the reason for this.

Please refer to page 14 for our important telephone numbers.

Section R – Disability benefit following road traffic accident in New Zealand

Your policy schedule will show if You have purchased this Upgrade.

What is covered

- We will pay the benefit shown below if You sustain **Bodily Injury** as a result of a road traffic accident while You are travelling in a hire car in New Zealand, which shall solely and independently of any other cause, result in Your temporary total disablement.

BENEFIT	Up to age 15 years inclusive	Age 16 years to 68 years inclusive	Age 69 years and over
1. Temporary total disablement	Not covered	£250 per week	£250 per week

What is not covered

Anything mentioned in the general exclusions on page 20.

Special conditions relating to claims

Our **Medical Practitioner** may examine You as often as they deem necessary in the event of a claim.

Provisions

- Benefit is not payable to You: a) for the first 7 days of such disablement or for more than 52 weeks from the date You sustain **Bodily Injury**.
- If You are able or may be able to carry out a substantial part of Your gainful employment or gainful occupation (whether on a full-time or part-time basis) or (where You are not gainfully employed or gainfully occupied) if You are not necessarily confined to a hospital, nursing home or similar establishment or to a private residence.

Please refer to page 14 for our important telephone numbers.

Section S – Personal assistance services

What is covered

We will pay the administration and delivery costs, up to a maximum of £250 per Trip, in providing the following services in respect of any Trip:

a) Information about Your destination

We can provide information on:

- current visa and entry permit requirements for any country, but if You hold a passport from a country other than Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, We may need to refer You to the **United Kingdom** Embassy or Consulate of that country;
- current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;
- arranging relevant inoculations and vaccinations before the commencement of a Trip abroad, We will not pay the cost of these inoculations or vaccinations;

What is not covered

Any circumstances You were aware of at the time of buying this policy or at the time of booking any Trip

Any costs arising as a result of failure to service the central heating system in accordance with the manufacturer's instructions

De scaling and any work necessary as a result of hard water scale deposits

Damage incurred in gaining necessary access, or reinstating the fabric of Your Home

Damage to the contents of Your Home

Claims involving the restoration of services where the fault lies outside the boundary of Your Home

Any cost or expense arising out of subsidence, landslip or heave

Section S – Personal assistance services – (continued)

What is covered

- climate;
- local languages;
- time differences;
- main bank opening hours, including whether or not a bank holiday falls within **Your** intended **Trip**;
- motoring restrictions, regulations, Green Card and other insurance issues.

**For information about Your destination call:
0800 731 4011**

b) Transfers of Emergency Funds

We will transfer emergency funds to **You** in case of urgent need, up to a maximum under this policy, per **Trip**, of £250. This service will apply when access to **Your** normal financial/banking arrangements is not available locally. It is intended to cover **Your** immediate emergency needs. **You** must authorise **Us** to debit **Your** credit or charge card with the amount of the transfer, or **You** must make alternative arrangements to deposit the funds in **Our** account in the **United Kingdom**.

c) Message relay

We will transmit two urgent messages following **Your** **Bodily Injury**, illness or travel delay problems.

d) Drug Replacement

We will assist **You** in replacing lost drugs or other essential medication, or lost or broken prescription glasses, or contact lenses, which are unobtainable overseas. **We** can source and deliver to **You** compatible blood supplies. The cost of any items or blood is not covered (unless insured under another section of this policy).

e) Non-Emergency Medical Referral

We will provide the names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required. If any other treatment is involved, **You** must contact **Us** as soon as possible, before **You** incur substantial charges. If **Your** child (aged under 18 years) who has been left in the country of departure becomes ill or suffers injury, **We** can provide medical advice and monitor the situation until **Your** return **Home**.

f) Tracing lost Baggage

If **Your** **Baggage** is lost or misdirected in transit, and the carrier has failed to resolve the problem, **We** will help with tracing and re-delivering the **Baggage**. **You** will need to have **Your** **Baggage** tag number available.

g) Replacement Travel Documents

We will help **You** replace lost or stolen tickets and travel documentation and refer **You** to suitable travel offices. The cost of any items insured under another section of this policy is not covered.

What is not covered

The cost of repairs, spare parts and labour charges other than as defined in the policy cover

Subsequent claims in the event that the original fault has not been properly repaired

Any legal liability or consequential loss arising from the provision of or any delay in providing the services to which policy relates

Anything mentioned in the general exclusions on page 20.

Section S – Personal assistance services – (continued)

What is covered

h) Lost Credit Cards

If **You** credit or charge cards are lost or stolen while **You** are on any **Trip**, **We** can advise the appropriate card issuers.

i) Homewatch

If any of the following happens during the **Trip** **We** will arrange for a repairer to call at **Your Home** to provide assistance and, where necessary, to make emergency repairs:

- the failure of domestic gas or electricity supply;
- the failure of the internal plumbing or drainage systems;
- accidental or criminal damage to exterior locks and doors;
- accidental or criminal damage to external buildings and roof;
- failure of the home heating system;
- accidental or criminal damage to exterior fixed glass.

We will keep **You** informed of the progress of any repairs. If upon **Your** return **Home** an independent assessor considers **Your Home** uninhabitable, **We** will provide accommodation for one night in a local hotel for usual occupants of **Your Home** up to £200.

What is not covered

You can call **Us** for help up to seven days after **You** have returned **Home** from a **Trip**. **You** will be responsible for the payment of all charges associated with effecting the repair, including any call-out fee, and **You** should make arrangements to pay **Our** repairer at the time the work is carried out.

Please refer to page 14 for our important telephone numbers.

Complaints procedure

Making yourself heard	<p>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.</p>
Who to contact	<p>The most important factors in getting Your complaint dealt with as quickly and efficiently as possible are: a) to be sure You are talking to the right person, and b) that You are giving them the right information.</p>
When You contact Us:	<p>Please give Us Your name and contact telephone number. Please quote Your policy number and branch sort code and/or claim number and the type of policy You hold. Please explain clearly and concisely the reason for Your complaint.</p>
Step One – Initiating your complaint:	<p>Does Your complaint relate to: A Your policy? B a claim on Your policy? If A, You need to contact Our customer helpline on 0800 731 4011. If B, You need to contact whoever is currently dealing with Your claim. If in any other event You feel that the service provided falls short of your expectations, please contact the Customer Care Manager, Customer Care, Lloyds TSB Insurance, Tredegar Park, Newport, South Wales NP10 8SB. Telephone: 0845 300 5599 or e-mail: customer.care.insurance@lloydstsb.co.uk 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:</p>
Step Two – If You are still unhappy:	<p>Should the response You receive be unsatisfactory, ask to speak to a Team Leader. Where a Team Leader cannot assist We will ensure You are put into contact with a Manager who will seek to resolve Your complaint.</p>
Step Three – Contacting AXA Head Office:	<p>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: AXA Insurance Customer Care Team 7th floor Civic Drive Ipswich IP1 2AN. Or You may use e-mail: customercare@axa-insurance.co.uk Or telephone: 0800 731 4011, or fax: 01473 205101</p>

Complaints procedure – (continued)

Step Four – Beyond AXA:

If **We** have given **You** **Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service. Insurance Division, Financial Ombudsman Service South Quay Plaza 183 Marsh Wall London, E14 9SR

Telephone: **0845 080 1800**, or fax: **020 7964 1001**.

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted. Referral to the Ombudsman will not affect **Your** right to take legal action.

Our promise to You

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep **You** informed of progress.
- Do everything possible to resolve **Your** complaint.
- Learn from **Our** mistakes.
- Use information from complaints to continuously improve **Our** service.

To help **Us** improve **Our** service, **We** may record or monitor telephone calls.

Please contact us if you'd like this in Braille,
large print or on audio tape.

www.insurance.co.uk

Calls to 0800 numbers are free from UK landlines but may incur a charge if calling from a mobile phone.

Lloyds TSB Travel Insurance is underwritten and administered by AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD. A member of the AXA Group of Companies.

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. In order to maintain a quality service, telephone calls may be monitored or recorded. The Law of England and Wales applies.

All companies are authorised and regulated by the Financial Services Authority.



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Insurance