

directlineholidays

Your Travel
Insurance
Policy

2011 - 12

Arranged by

Citybond Suretravel
Superior Travel Insurance

About Directline Holidays Travel Insurance Services

directlineholidays

ABOUT US

Directline Holidays of NLA Tower, 12-16 Addiscombe Road, Croydon, Surrey, CR0 0XT, is an Appointed Representative of Citybond Holdings Plc, 109 Elmers End Road, Beckenham, Kent, BR3 4SY, which is authorised and regulated by the Financial Services Authority (FSA) to transact general insurance business. Citybond's FSA Registration number is 312208. You can check this information on the FSA's Register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

OUR TRAVEL INSURANCE PRODUCTS & SERVICE

This travel insurance is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to baggage or money, personal liability and similar expenses incurred from their travel. We only offer travel insurance products from a single insurer. We do not give advice or make personal recommendations in connection with any travel insurance product. However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

INSURANCE PREMIUMS & FEES

We collect and hold insurance premiums as agent of the insurer. When we provide you with a quotation, we will tell you about any fees which may apply in addition to the insurance premium.

YOUR DUTY OF DISCLOSURE

It is important that you provide us and/or your insurers with any information likely to affect the assessment and acceptance of your travel insurance. You are responsible, on an ongoing basis, for providing information that you know, or could reasonably be expected to know, relating to the travel cover we arrange for you. If you are in any doubt as to whether information is relevant then you should disclose it to us and/or your insurers.

COMPLAINTS PROCEDURE

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations, we are equally committed to dealing with any complaint in a thorough and professional manner.

If you wish to make a complaint please contact us:

In writing, addressed to Customer Services Department,
Directline Holidays,
NLA Tower,
12-16 Addiscombe Road,
Croydon, CR0 0XT

Telephone: 0871 472 4635

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

YOUR CANCELLATION RIGHTS

If you wish to cancel your policy within 14 days of receipt of your policy documents, please notify us on 0871 472 4635 for a refund providing you have not travelled and no claim has been made. If you cancel after 14 days of receipt of the documents no premium refund is due.

CONTENTS

Contents	2
Policy summary	3
Significant features and benefits	4
Significant or unusual exclusions or limitations	5
Policy wording	7
Definitions	7
General conditions	11
Claims conditions	11
Important conditions relating to health	13
General exclusions	14
Sports and activities covered	15
Emergency & medical service	18
Section A – Cancellation, curtailment and trip interruption charges	19
Section B – Emergency medical and other expenses	21
Section C – Hospital benefit	23
Section D – Personal accident	24
Section E – Baggage	25
Section F – Personal money, passport and documents	27
Section G – Personal liability	28
Section H – Delayed departure	29
Section I – Missed departure	31
Section J – UK departure assistance and missed UK connection	32
Section K – Legal expenses and assistance	34
Section L – Extended kennel and/or cattery fees	35
Section M – Hijack and kidnap	36
Section N – Winter Sports	37
Section O – Ski equipment hire	39
Section P – Ski pack	40
Section Q – Piste closure	41
Section R – Avalanche or landslide	42
Section S – Concierge services	43
Data Protection Act	44
Complaints procedure	45

Policy Summary

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording starting on page 7. This policy is underwritten by AXA Insurance UK plc.

TYPE OF INSURANCE AND COVER

Travel insurance for trip travel.

Optional covers may also be included – your policy schedule will show if you selected these options.

AGE ELIGIBILITY

This policy is not available to anyone aged 86 years or over.

If optional winter sports cover is selected, this policy is not available to anyone aged 71 years or over.

CONDITIONS

It is essential that you refer to the 'Important conditions relating to health' section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

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

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

Significant features and benefits

All insured persons are covered to travel independently. War risks, civil commotion and terrorism – cover for these events is only provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – Please see paragraph 1. in the 'What is not covered - applicable to all sections of the policy' in the policy wording for full details.

The table shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional - your policy schedule will show if you selected any of these options.

Section	Premier Cover	Up to	Policy excess
A	Cancellation, curtailment or trip interruption charges	£5,000	£65
B	Emergency medical expenses	£10,000,000	£65
	Emergency dental treatment	£250	
	Burial or cremation abroad	£2,500	
C	Hospital benefit	£800 (£25 per day)	Nil
D	Personal accident		Nil
	Death	£20,000	
	Loss of limb or sight	£20,000	
	Permanent total disablement	£20,000	
E	Baggage	£2,000	£65
	Single article, pair or set limit	£300	
	Valuables	£300	
	Business Equipment	£400	
	Emergency replacement of baggage	£100	Nil
F	Personal money, passport and documents	£500	£65
	Cash	£200	
G	Personal liability	£2,000,000 per policy	£65
H	Delayed departure (£20 for the first full 12 hours, £10 for each subsequent 12 hours)	£300	Nil
I	Missed departure	£500	Nil
J	UK departure assistance & missed UK connection	£500	Nil
K	Legal expenses and assistance	£25,000	Nil
L	Extended kennel and/or cattery fees	£250	
M	Hijack and kidnap	£5,000 (£50 per day)	Nil
	Winter sports (Optional)		
N	Ski equipment	£500	£65
	Hired ski equipment	£250	Nil
O	Ski equipment hire	£300 (£15 per day)	Nil
P	Ski pack	£500	
	Lost lift pass	£250	
Q	Piste closure	£200 (£20 per day)	Nil
R	Avalanche or landslide cover	£150 (£30 per day)	Nil
S	Concierge services	£250	Nil

Significant or unusual exclusions or limitation

The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.

Any trip that has already begun when you purchase this insurance will not be covered

General exclusions applicable to all sections of the policy

War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.

A number of sports, activities and winter sports are excluded - Please see paragraphs 4, 5, and 6 in the General exclusions in the policy wording.

Climbing on or jumping from vehicles, buildings or balconies regardless of the height.

You drinking too much alcohol resulting in a claim.

Wilful, self inflicted injury, suicide, drug use or solvent abuse.

Unlawful actions and any criminal proceedings brought against you.

Travel to a country, specific area or event which the Foreign and Commonwealth Office (www.fco.gov.uk) or the World Health Organisation (www.who.int) has advised against all travel or all but essential travel.

Exclusions under Section A - Cancellation, curtailment or trip interruption charges

Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.

Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.

Exclusions under Section B - Emergency medical and other expenses

Treatment or surgery which, in the opinion of the medical practitioner in attendance, can wait until your return to your home area.

Medication which, prior to departure, is known to be required.

Expenses incurred as a result of a tropical or other disease where the recommended inoculations have not been undertaken.

Exclusions under Section C - Hospital benefit

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

Exclusions under Section E - Baggage

Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - *See your policy wording for the full list.*

Exclusions under Section F - Personal money, passport and documents

Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.

Exclusions under Section G - Personal liability

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

Exclusions under Section H - Delayed departure

Strike, Industrial action, air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section I - Missed departure

Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section J - UK departure assistance and missed UK connection

Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section L - Extended kennel and/or cattery fees

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

Exclusions under Section M - Hijack and kidnap

Any claim arising out of any act(s) by you which would be considered an offence by a court of the United Kingdom if they had been committed in the United Kingdom.

Any claim where the detainment, internment, hijack or kidnap of you has not been reported to or investigated by the police or local authority.

Exclusions under Sections N, O, P, Q, and R - Winter sports

A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section N – Ski equipment.

Duration

This is a trip travel policy.

Cancellation period

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

Claim notification

To make a claim contact 0844 579 6807 (except for Legal expenses where you should contact 0844 811 8461).

Complaints procedure

Any complaint you may have should in the first instance be addressed to the claim office or your issuing agent 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 or Citybond Suretravel.

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

Full details of addresses and contact numbers can be found within the [Complaints procedure](#) of the policy wording.

Financial Services Compensation Scheme (FSCS)

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

Policy Wording

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 schedule which must be attached to the policy.

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

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

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** or European Union and have been for the past six months prior to the date of issue, and registered with a **medical practitioner** in the **United Kingdom** or European Union.

The Law applicable to this policy

You and **we** can choose the law which applies to this policy. **We** propose that English Law applies. Unless **we** and **you** agree otherwise English law will apply to this policy.

Policy excess

Please refer to the section under which the claim is being made for full details of the policy excess applicable.

Helplines

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

Details of the helplines can be found at the foot of each policy section and on the back page of the policy.

AXA Insurance

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.

Definitions

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

Baggage

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

Bodily injury

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

Business goods or 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.

Close business associate

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

Close relative

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

Couple

means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you**. Each **insured person** is covered to travel independently.

Curtailment/Curtail

means either:

- abandoning or cutting short the **trip** by direct early return to **your home area**, in which case claims will be calculated from the day **you** returned to **your home area** and based on the number of complete days of **your trip** **you** have not used, or
- by attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation.

Departure point

means the international airport, train station or port where **your trip** to **your** destination begins and where the final part of **your trip** back to **your home** begins.

Family cover

means up to two adults and any number of their children, step children, foster children or grandchildren aged under 18. Each **insured person** is covered to travel independently.

Geographical area(s)

means the countries of the area (shown below) for which **you** have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) has advised against travel, as specified on **your** schedule.

United Kingdom: including Great Britain, Northern Ireland and the Isle of Man.

Europe: Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Belarus, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia & Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Islands), Poland, Portugal (including Azores & Madeira), Romania, Russia (European), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, **United Kingdom** and Vatican City.

Worldwide excluding USA, Canada & the Caribbean: Worldwide, excluding United States of America, Canada and all islands in the Caribbean Sea and the Bahamas.

Worldwide including USA, Canada & the Caribbean: All countries worldwide.

Home

means **your** normal place of residence in the **United Kingdom** or European Union.

Home area

for residents of the **United Kingdom** excluding the Isle of Man and Channel Islands, **your home area** means the **United Kingdom** excluding the Isle of Man and Channel Islands. For residents of the Isle of Man or Channel Islands, **your home area** means either the Channel Islands or the Isle of Man depending on where **your** home is. For residents of the European Union, **your home area** is **your** country of residence in the European Union.

Issuing agent

The insurers authorised agent that issued **your** certificate and to whom **you** paid the appropriate premium.

Manual work

any manual labour which includes but not limited to:

- using, installing or maintaining equipment or machinery; or
- building or construction work.

Medical condition(s)

means any disease, illness or injury, including psychological conditions.

Medical practitioner

means a registered practising member of the medical profession recognised by the law of the country in which they are practising, who is not related to **you** or any person who **you** are travelling with.

One-way trip

means a **trip** or journey made by **you** within the countries of the **geographical areas**, during the **period of insurance**, but with cover under this policy ceasing 12 hours after the time **you** first leave the immigration control of the country in which **your** final destination is situated.

Period of insurance

Trip travel

means the period of the trip and terminating upon its completion, but not in any case exceeding the period shown in the schedule.

- For each **insured person** aged up to and including 75 years, the maximum **trip** duration is 100 days. For **insured persons** 76 to 85 years, the maximum **trip** limit is 31 days.

Under these policies, Section A - Cancellation cover shall be operative from the time **you** pay the premium.

For all other sections of the policy, the insurance starts when **you** leave **your home** or **your** place of business in **your home area** (whichever is the later) to start the trip and ends at the time of **your** return to **your home** or place of business in **your home area** (whichever is the earlier) on completion of the trip.

However, any trip that had already begun when **you** purchased this insurance will not be covered.

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

Personal money

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

Public transport

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

Secure baggage area

means any of the following, as and where appropriate:

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

Ski equipment

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

Stopover

means that if **you** purchase a policy for Worldwide excluding USA, Canada and the Caribbean **you** are able to **stopover** in any country detailed in the geographical area of Worldwide including USA, Canada and the Caribbean for a limited period (as shown below), applicable to both the outward and return journey:

The permitted **stopover** time is 24 hours.

Terrorism

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

Trip

means any holiday, business or pleasure trip or journey made by **you** within the **geographical areas** shown in the schedule which begins and ends in **your home area** during the **period of insurance**.

Unattended

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

United Kingdom/UK

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

Valuables

means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic audio video computer television and telecommunications equipment (including MP3/4 players, CDs, DVDs, Blu-ray discs, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

Vermin

means rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

We/Us/Our

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

You/Your/Yourself/Insured Person(s)

means each person travelling on a **trip** whose name appears, and for whom the appropriate premium has been paid, resident in the **United Kingdom** or European Union and have been for the past six months prior to the date of issue, and registered with a **medical practitioner** and at the date of application not being more than 85 years.

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.

Dual insurance

If, at the time of any incident which results in a valid 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).

Reasonable precautions

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

Cancellation

Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the cancellation period) by writing to the address shown in **your** schedule 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 after the cancellation period by writing to the address shown in **your** schedule. If **you** cancel after the cancellation period no premium refund 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.

Claims conditions

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. Claims

You must contact **us** by phone if **you** want to make a claim using the relevant number given below, depending on the type of claim:

All Claims except Legal expenses
0844 579 6807

Legal expenses only
0844 811 8461

The claim 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 lead to a claim under this policy.

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

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**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request and will pay for a 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 if there is any salvage, then it will become **our** property. **We** may refuse to pay a claim relating to property for which **you** cannot provide proof of ownership such as a receipt, valuation, user manual or bank or credit card statements. Evidence of thereplacement value of property will not be regarded as sufficient proof.

2. Transferring of rights

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

3. Fraud

You must not act in a fraudulent manner.

If **you** or anyone acting for **you**

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- Make a statement in support of a claim knowing the statement to be false in any respect or
- Submit a document in support of a claim knowing the document to be forged or false in any respect or
- Make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

Then

- we** shall not pay the claim
- we** shall not pay any other claim which has been or will be made under the policy
- we** may at **our** option declare the policy void
- we** shall be entitled to recover from **you** the amount of any claim already paid under the policy
- we** shall not make any return of premium
- we** may inform the Police of the circumstances.

Important conditions relating to health

These apply to Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident.

It is very important that **you** read and understand the following and, if necessary, declare any existing **medical conditions** to **us**.

1. **You** will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this insurance **you**:
 - a. have been prescribed any medication, received any treatment or had any consultations, investigations or follow-ups for any **medical condition(s) in the past 2 years**;
 - b. have ever been diagnosed with or treated for any of the following:
 - any heart condition;
 - hypertension (raised blood pressure);
 - blood clots;
 - raised cholesterol; or
 - any cerebrovascular problems such as stroke, or transient ischaemic attack (TIA);
 - c. are awaiting or have knowledge of the need for further treatment, tests, investigations or results;

Unless

All **your** relevant **medical conditions** are listed on the 'Accepted conditions list' (see page 14); or all **your** relevant **medical conditions** are declared to and accepted by **us** in writing.

You should contact **us** at www.healthcheck247.com or by calling **0845 618 0341** if:

- **you** need to declare a **medical condition** (or conditions);
- **you** are unsure whether a **medical condition** needs to be declared or not.

This confidential service will be able to confirm if cover can be provided for **your medical condition(s)**. If **you** need to make a claim arising from a **medical condition** that has not been declared to and accepted by **us**, it is unlikely that **your** claim will be paid.

Based on **our** assessment of the medical information supplied, **we** will decide if cover can be offered, if further terms need to be applied or if cover can be offered subject to payment of an additional premium.

If an additional premium is required, cover will not start until full payment has been received by **us** and written confirmation given by **us**.

If **we** are unable to cover the **medical condition(s)**, this will mean that **you** will not be covered for any directly or indirectly related claims arising from the **medical condition(s)**.

Each **insured person** would still be covered for any unrelated **medical condition(s)** and other sections of cover subject to the terms and conditions of this policy.

2. At the time of taking out this insurance, **you** will not be covered for any claims arising directly or indirectly from any **medical condition(s)** affecting a **close relative** or a **close business associate** that **you** are aware of, that could reasonably be expected to result in a claim on this policy.
3. At any time, **you** will not be covered for any directly or indirectly related claims if **you**:
 - a. travel against the advice of a **medical practitioner** or where **you** would have been advised against travel if **you** had sought their advice before beginning **your trip**.
 - b. incur costs for medical treatment or consultation at any medical facility during **your trip** that **you** knew would be required before travelling.
 - c. are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.
 - d. are not taking the recommended treatment or prescribed medication for a **medical condition** as directed by a **medical practitioner**.
 - e. travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
4. If there is any change in **your** health or prescribed medication after the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** must telephone **Healthcheck247** on **0845 618 0341** to make sure **your** cover is not affected.

Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your trip**.

You should also refer to the General exclusions on pages 14 & 15.

Accepted conditions list

Allergy - not requiring prescriptive treatment	Haemorrhoids (piles)
Breast lump/cyst (benign)	Hay fever
Broken bones (other than head or spine)	Hernia (not hiatus)
Cataracts	HRT (hormone replacement therapy)
Chicken pox	Hypertension (raised blood pressure) – no more than 2 medications, no change in treatment in the last 6 months
Coeliac disease	Hypothyroidism (underactive thyroid)
Common cold/flu/influenza	Hysterectomy
Deafness	Indigestion (acid excess)
Eczema	Iron deficiency anaemia
Enlarged prostate	Meniere's disease
(benign prostatic enlargement)	Migraine
Gall bladder removal	Nut allergy (no hospital admissions)
Gastric reflux	Varicose veins
Glaucoma	Vertigo
Gout	Visual impairment (blindness)

General exclusions applicable to all sections of the policy

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

1. **War risks, civil commotion and terrorism**
War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
2. **Radioactive contamination**
Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. **Sonic bangs**
Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. **Winter sports**
You participation in winter sports unless the appropriate winter sports premium has been paid, and **you** are under the age of 71 prior to the commencement of the **period of insurance** in which case cover will apply under those sections shown as covered for winter sports in your schedule for:
 - a. the winter sports specified in the list on page 17 and
 - b. any other winter sports shown as covered in **your** schedule.
5. **Professional sports or entertaining**
You participation in or practice of any professional sports or professional entertaining.
6. **Other sports or activities**
You participation in or practice of any other sport or activity, **manual work** or racing unless:
 - a. specified in the list on pages 15-17 or
 - b. shown as covered in **your** schedule.
7. **Jumping from vehicles, buildings or balconies**
You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

8. Alcohol abuse

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

9. Suicide, drug use or solvent abuse

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

10. Unlawful action

Your own unlawful action or any criminal proceedings against **you**.

11. Additional loss or expense

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

12. Armed Forces

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

13. Travelling against FCO or WHO advice

You travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel.

Sports and activities covered

Participation in the following activities is covered at no additional premium and without the need for prior declaration, when participating on a recreational and non-professional basis and any involvement in these activities is subject to local laws and regulations as well as the use of recommended safety equipment (such as helmet, safety harness, knee and/or elbow pads) where available.

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

Cover for **manual work** will be provided where such work is solely in a voluntary capacity for a charity registered under the Charity Commission in England, and Wales, the Scottish charity regulator or the Department for Social Development in Northern Ireland, and where there is no financial gain. In such circumstances, there will be no cover for hands on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and there is no cover under Sections D – Personal accident and G - Personal liability.

Covered as standard without charge

No cover under Section G – Personal liability for those sports or activities marked with *, all other terms and conditions of the policy will apply.

abseiling (within organiser's guidelines)	billiards/snooker/pool
administrative or clerical occupations	body boarding (boogie boarding)
aerobics	bowls
amateur athletics (track and field)	bungee jumping/swoop (within organisers guidelines)
archaeological digging	camel riding *
archery	canoeing (up to grade 2 rivers)
assault course	clay pigeon shooting *
badminton	climbing (on climbing wall only)
banana boating	cricket
bar/restaurant work	croquet
baseball	cross country running (non competitive)
basketball	curling
beach games	cycling (no racing)

deep sea fishing

driving any motorised vehicle (other than a Quad bike) for which you are licensed to drive in the United Kingdom (other than in motor rallies or competitions) *

elephant riding/trekking *

falconry

fell walking/running

fencing

fishing

fives

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

football (amateur only and not main purpose of trip)

fruit or vegetable picking (non-mechanical)

glass bottom boats *

Gliding (under instruction) *

go karting (within organisers guidelines) *

golf

handball

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

hot air ballooning (organised pleasure rides only)

hovercraft driving/passenger *

hurling (amateur only and not main purpose of trip)

ice skating (1 day maximum)

indoor climbing (on climbing wall)

jet boating (no racing) *

jet skiing (no racing) *

jogging

Karting (no racing) *

kayaking (up to grade 2 rivers)

korfball

marathon running (non professional)

Motor cycling (full UK licence held) *

mountain biking (no racing)

netball

octopus

orienteering

paint balling/war games (wearing eye protection) *

parachuting (tandem only)

parascending (over water)

pony trekking

power boating (no racing and non-competitive) *

racket ball

rambling

refereeing (amateur only)

rings

roller skating/blading/in line skating (wearing pads and helmets)

rounders

rowing (no racing)

running (non-competitive and not marathon)

safari trekking (must be organised tour)

sailing/yachting (if qualified or accompanied by a qualified person and no racing) *

sand boarding / surfing /skiing

sand yachting (no racing) *

scuba diving up to depth of 30 metres

(if PADI or equivalent qualified or accompanied by qualified instructor and not diving alone)

small bore target shooting / rifle range shooting (within organisers guidelines) *

skateboarding

sledging (not on snow)

snorkelling

softball

spear fishing (without tanks)

speed sailing (no racing) *

squash

students working as counsellors or university exchanges for practical course work (not manual work)

surfing

swimming

swimming with dolphins / elephants

Sydney harbour bridge (walking across clipped onto safety line)

table tennis

tall ship crewing (no racing) *

ten pin bowling

tennis

trampolining

tree canopy walking

trekking/hiking/endurance activities up to 3,000 metres above sea level

tug of war

volleyball

wake boarding

water polo

water skiing/water ski jumping

whale watching

white water rafting (up to grade 2 rivers)

wind surfing/sailboarding *

wind tunnel flying

zip lining/trekking (safety harness must be worn)

zorbng/hydro zorbng/sphering

Lapland - If travelling to Lapland for no more than 2 nights, participation in the following activities are covered without the additional winter sports premium being required: husky dog sledding (organised, non-competitive with local driver) and sledging/sleigh riding as a passenger (pulled by horse or reindeer)*

Winter sports - Payment of the optional winter sports additional premium is required to extend all sections of **your** policy to include winter sports activities as detailed in the winter sports cover section.

Covered if the appropriate winter sports premium has been paid

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

airboarding	skiing – mono
big foot skiing	skiing - off piste but within the resort boundaries ‡
blade skating	sledging/tobogganing
cross country/nordic skiing	sledging/sleigh riding as a passenger (pulled by horse or reindeer) *
dry slope skiing	snow blading
glacier skiing/walking	snow boarding on piste ‡
husky dog sledding (organised, non-competitive with local driver)	snow boarding - off piste but within the resort boundaries ‡
ice go karting (within organisers guidelines)*	Snow mobiling (skidoo)*
ice skating (if only for 1 day see list on page 16)	snow shoe walking
ice windsurfing*	snow tubing
kick sledging	tobogganing
ski – blading	training/racing (ski school)
ski boarding	Winter walking (using crampons and ice picks only)
skiing on piste ‡	
skiing - alpine	

You are not covered when engaging in organised competitions (other than as part of ski school instruction) or when skiing/snow boarding against local authoritative warning or advice.

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

Emergency and medical service

In the event of an illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **curtailment** necessitating **you** 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 (returning **you** to **your home area**) 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** are told about the 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**. Beware of requests for **you** to sign for excessive treatment or charges. If **you** are in doubt, please call AXA Assistance for guidance.

Contact AXA Assistance on telephone number: 0844 579 6806 or +44 203 283 0024

Reciprocal health agreements with other countries EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC) postal application form from **your** local Post Office. **You** can also apply either online through www.citybond.co.uk, or by telephoning the EHIC application line on 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.

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

Australia

If **you** need medical treatment in **Australia**, **you** should enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** should do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **your** local Post Office or by visiting the MEDICARE website on www.hic.gov.au. Alternatively, please call AXA Assistance for guidance.

If **you** are admitted to hospital, **you** must contact AXA Assistance as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

Contact AXA Assistance on telephone number: 0844 579 6806 or +44 203 283 0024

Section A - Cancellation, curtailment and trip interruption charges

What is covered

We will pay **you** up to £5,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges 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** or interrupted before completion as a result of any of the following events occurring:
1. The death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy of:
 - a. **you**
 - b. any person with whom **you** are travelling or have arranged to travel with
 - c. any person whom **you** have arranged to stay with
 - d. **your close relative**
 - e. **your 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 who **you** are travelling with or have arranged to travel with.
 3. Redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current 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 who **you** are travelling with, or have arranged to travel with.
 4. **You** or any person who **you** are travelling with, or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that such cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
 5. A government directive prohibiting all travel to, or recommending evacuation from, the country or area **you** were planning to visit or were staying in, as a result of natural disasters (such as earthquakes, fires, tsunamis, landslides, floods, hurricanes or epidemic(s) / pandemic(s)).
 6. The Police or other authorities requesting **you** to stay at, or return to, **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, tsunami, avalanche, hurricane, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of AXA Assistance to confirm the necessity to return **home** prior to **curtailment** of the **trip**, due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** due to:
 - a. stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or
 - b. any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling.

4. On condition that **you** contact **us** first, and that **we** make all the travel arrangements, **we** will pay necessary additional travelling costs incurred in returning **you home** in the event **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. Travel by air will be limited to one economy/tourist class ticket for each **insured person**.

What is not covered

1. The first £65 of each and every claim per incident claimed for under this section by each **insured person**. Loss of deposit claims will be £25.
2. The cost of Airport Departure Duty (whether irrecoverable or not).
3. 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 **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
 - b. Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
4. Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles, unless evidence of specific monetary value can be provided.
5. Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
6. Anything mentioned in the General exclusions.

You should also refer to the Important conditions relating to health on pages 13 & 14.

Claims evidence

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

A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.

In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.

Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.

In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation showing the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.

Your unused travel tickets.

Receipts or bills for any costs, charges or expenses claimed for.

In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.

In the case of jury service or witness attendance, the court summons.

The letter of redundancy for redundancy claims.

A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.

In the case of serious damage to **your home**, a report from the Police or relevant authority.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call:

For curtailment claims 0844 579 6806 or +44 203 283 0024

or other claims 0844 579 6807

Section B - Emergency medical and other expenses

What is covered

We will pay **you** up to £10,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of **your** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

- Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
- Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £250 **you** incurred outside of **your home area**.
- If **you** die:
 - outside **your home area**, the reasonable additional cost of funeral expenses abroad up to a maximum of £2,500 plus the reasonable cost of returning **your** ashes to **your** home, or the additional costs of returning **your** body to **your** home
 - within **your home area**, the reasonable additional cost of returning **your** ashes or body to **your** home up to a maximum of £750.
- reasonable additional transport (economy class) and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, bed and breakfast, self catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with the prior authorisation of AXA Assistance, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from **your home area** or escort **you**, and additional travel expenses to return **you** to **your home area** or a suitable hospital nearby if **you** cannot use the return ticket.
- 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 area** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise. When travelling in **your home area**, if **you** are hospitalised 50 miles or more from **home**, either through sudden illness or accident, **we** will arrange and pay for **your** transfer to a suitable hospital near **your home** when it becomes medically feasible.

Special conditions relating to claims

- You** must give notice as soon as possible to AXA Assistance of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
- If **you** suffer **bodily injury**, illness or disease, **we** reserve the right to move **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 AXA Assistance or **us** (based on information received from the **medical practitioner** in attendance), **you** can be moved safely and / or travel safely to **your home area** or a suitable hospital nearby to continue treatment.

What is not covered

- The first £65 of each and every claim per incident claimed for under this section by each **insured person**. In the event of any **bodily injury** occurring as a result of **manual work** involving voluntary labour, the policy excess under this section will be increased to £250.
- Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
- Any claims arising directly or indirectly in respect of:
 - Costs of telephone calls, other than:
 - calls to AXA Assistance notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned.
 - any costs incurred by **you** when **you** receive calls on **your** mobile from AXA Assistance for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - The cost of taxi fares, other than those for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital. However, any costs incurred by **you** to visit another person in hospital are not covered.
 - 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.
 - Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
 - Any form of treatment or surgery which in the opinion of AXA Assistance or **us** (based on information received from the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**.
 - Additional costs arising from single or private room accommodation.
 - Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
 - Any expenses incurred after **you** have returned to **your home area**.
 - Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
 - for private treatment or
 - are funded by, or are recoverable from the Health Authority in **your home area**.
 - Expenses incurred as a result of a tropical or other disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
 - 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 General exclusions.

You should also refer to the Important conditions relating to health on pages 13 & 14.

Claims evidence

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

Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received. In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.

Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.

Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to AXA Assistance.

Any other relevant information relating to the claim that **we** may ask **you** for

To make a claim under this section, please call:

For curtailment claims 0844 579 6806 or +44 203 283 0024

or other claims 0844 579 6807

Section C - Hospital benefit

What is covered

We will pay **you** £25 for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area** up to a maximum of £800 as a result of **bodily injury**, illness or disease **you** sustain.

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

Special conditions relating to claims

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

What is not covered

- Any claims arising directly or indirectly from:
 - Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
 - relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - following **your** decision not to be repatriated after the date when, in the opinion of AXA Assistance, it is safe to do so.
- Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - relating to any form of treatment or surgery which, in the opinion of AXA Assistance or **us** (based on information received from the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - as a result of a tropical or other disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
 - occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by, or are recoverable from, the Health Authority in **your home area**.
- Anything mentioned in the General exclusions.

Claims evidence

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

Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates on which **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call:

For curtailment claims 0844 579 6806 or +44 203 283 0024

or other claims 0844 579 6807

Section D - Personal accident

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

Loss of limb

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

Loss of sight

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

- in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

What is covered

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

Benefit	Upto 17 years inclusive	Age 18 years to 65 years inclusive	Age 66 years years and over
1. Death	£1,000	£20,000	£1,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	£1,000	£20,000	£1,000
3. Permanent total disablement	£1,000	£20,000	£1,000

Special conditions relating to claims

- Our medical practitioner** may examine **you** as often as they consider necessary if **you** make 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 relevant occupation.

What is not covered

- Anything mentioned in the General exclusions.

Claims evidence

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

In the event of death, the original death certificate.

A medical certificate or report relating to claims for loss of limb, loss of sight or permanent total disablement.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section E - Baggage

What is covered

1. **We** will pay **you** up to £2,000 for the accidental loss of, theft of or damage to **baggage**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**.

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

- a. £300 for any one article, pair or set of articles (for example, a set of golf clubs)
 - b. £300 for the total for all **valuables**.
 - c. £150 for prescription glasses of any kind.
 - d. £400 for **business goods** or equipment owned by **you** but not hired, loaned or entrusted to **you**.
2. **We** will also pay **you** up to £100 for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

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

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a. get a Property Irregularity Report from the airline.
 - b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c. keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims conditions for examples of what **we** will accept as proof.

What is not covered

1. The first £65 of each and every claim per incident claimed for under this section by each **insured person** (except claims under subsection 2. of What is covered).
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
 - a. it is locked out of sight in a **secure baggage area** and;
 - b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss or damage caused by wear and tear, depreciation (loss in value), deterioration, atmospheric or climatic conditions, moth, **vermin**, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
9. Anything mentioned in the General exclusions.

Claims evidence

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

A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your baggage** is temporarily lost in transit for more than 12 hours.

A letter from the carrier confirming the number of hours **your baggage** was delayed.

Repair report where applicable.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section F - Personal money, passport and 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 documents ((including the unused portion of passports, visas and driving licences and the cost of the emergency replacement or temporary passport or visa). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

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

- a. £200 for bank notes, currency notes and coins
 - b. £50 for bank notes currency notes and coins, if **you** are under the age of 18.
2. **We** will pay **you** up to £500 for reasonable additional travel and accommodation expenses incurred necessarily outside **your home area** to obtain a replacement of **your** passport or visa which has been lost or stolen outside **your home area**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money** or passports are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider, **you** must report (at **your** own expense) to them, in writing, details of the loss, theft or damage and get written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:
 - a. get a Property Irregularity Report from the airline.
 - b. give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - c. keep all travel tickets and tags for submission to **us** if **you** are going to make a claim under this policy.
4. **You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims conditions for examples of what **we** will accept as proof.

What is not covered

1. The first £65 of each and every claim per incident claimed for under this section by each **insured person**.
2. Loss, theft of or damage to **personal money** or **your** passport or visa left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the General exclusions.

Claims evidence

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

A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership for items lost, stolen or damaged.

Receipts or bills for any transport and accommodation expenses claimed for.

Receipt for all currency and travellers' cheques transactions.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section G - Personal liability

What is covered

We will pay up to £2,000,000 (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause 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 not a person living in **your home**.
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 anyone living in **your home** other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice of any incident which may give rise to a claim as soon as possible.
2. **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** 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. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The first **£65** of each and every claim arising from the same incident claimed for under this section relating to any temporary holiday accommodation occupied by **you**.
2. Compensation or legal costs arising directly or indirectly from:
 - a. Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c. Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats punts or canoes).
 - d. The transmission of any communicable disease or virus.
3. Anything mentioned in the General exclusions.

Claims evidence

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

Full details in writing of any incident.

Any writ, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section H – Delayed departure

What is covered

If departure of the **public transport** on which **you** are booked to travel is delayed (but not cancelled) at the final **departure point** from or to **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 £10 for each full 12 hours delay after that, up to a maximum of £300 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or
2. Up to £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 delay of at least 12 hours, **you** choose to cancel **your trip** before departure from **your home area**.

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

Please note: If **you** are a Channel Islands resident travelling outside the **United Kingdom**, then this cover only applies to the outward and inward journey from the **United Kingdom**.

Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
2. **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the 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, carrier or transport provider.

What is not covered

1. The first **£65** of each and every claim per incident claimed for under this section by each **insured person** under subsection 2. of What is covered.
2. Claims arising directly or indirectly from:
 - a. Strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b. An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country to/from which **you** are travelling.
3. Anything mentioned in the General exclusions.

Claims evidence

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

Full details of the travel itinerary supplied to **you**.

A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in time.

In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation showing the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.

Your unused travel tickets.

Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section I - Missed departure

What is covered

We will pay **you** up to £500 if travelling to a European destination, or £1,000 if travelling outside of Europe for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to **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. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

You may claim only under one of either Section I – Missed departure or, Section H – Delayed departure for the same event.

Please Note: If you are a Channel Islands or Isle of Man resident travelling outside the **United Kingdom** then this cover only applies to the outward and inward journey from and to the **United Kingdom**.

Special conditions relating to claims

1. If **you** make a claim caused by any delay happening on a public road, **you** must get written confirmation or other evidence (at **your** own expense) from the Police, emergency breakdown services or authority who went to the accident or breakdown of the location, reason for and duration of the delay.
2. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the **departure point**.

What is not covered

1. Claims arising directly or indirectly from:
 - a. Strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b. An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
 - c. Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d. An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
2. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
3. Anything mentioned in the General exclusions.

Claims evidence

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

A letter from the **public transport** provider detailing the reasons for failure.

A letter from the Police or emergency breakdown services confirming the location, reason for and duration of the delay on a public road way if appropriate.

A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.

Your unused travel tickets.

Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section J - UK departure assistance and missed UK connection

What is covered

We will pay **you** up to £500 to meet the additional costs incurred should **you** be delayed or miss **your** connection as follows:

On your outward journey from the United Kingdom

If, after leaving **your home**, **you** are delayed during **your** internal/connecting journey to the airport, port, coach or rail terminal, as a result of disruption, cancellation, delay, **curtailment**, suspension, failure or alteration of **public transport**, or breakdown or accident immobilising the private vehicle in which **you** are travelling, **we** will:

1. provide assistance to enable **you** to continue **your** journey to the **United Kingdom** international **departure point**.
2. where necessary, provide alternative transport or emergency local help, including the towing of **your** vehicle to the nearest garage.

On your return to the United Kingdom

1. If **your** main international air, sea, coach or rail carrier is delayed and **you** miss **your** pre-booked and pre-paid **United Kingdom** internal travel connection by scheduled **public transport** we will:
 - a. assist **you** to reach **home** from the point where **you** transfer from the main international air, sea, coach or rail carrier.
 - b. liaise with the onward transport provider to advise of **your** late arrival and will, if necessary, make alternative travel arrangements to enable **you** to get **home** within a reasonable time.
2. Should **you** arrive at the **United Kingdom** transfer point on time but **you** are unable to continue **home** as planned due to the disruption, cancellation, delay, **curtailment**, suspension, failure or alteration of **your** planned internal travel connection by scheduled **public transport**; we will:
 - a. provide necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to **home** or overnight accommodation if no alternative transport is available until the following day or whilst awaiting repairs to the private vehicle.

Special conditions relating to claims

1. If **you** suffer delays, **you** must obtain written confirmation (at **your** own expense) from the carrier (or their handling agents) stating the period and reason for delay.
2. If the private vehicle in which **you** are travelling or intending to travel is immobilised by breakdown or accident, then **you** will be responsible for authorising repairs and for meeting any costs other than for 1 hour's roadside assistance and towing charges to the nearest garage.
3. **You** must take every reasonable step to commence and complete the journey to the **United Kingdom** international **departure point** on time.

What is not covered

1. Claims arising from strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date **you** purchased this insurance or at the time of booking any **trip**.
2. Claims due to **you** allowing insufficient time to complete **your** journey to the **departure point**.
3. Withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim to the transport operator involved.
4. Additional costs where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
5. Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
6. Immobilisation or loss of any vehicle **you** have taken abroad on **your trip**.
7. Anything mentioned in the General exclusions.

Claims evidence

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

A letter from the carriers (or their handling agents) confirming the period of delay and the reason for the delay.

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

To make a claim under this section, please call: 0844 579 6807

Section K - Legal expenses and assistance

What is covered

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

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

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** 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 for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

We shall not be liable for:

1. Any claim where, in **our** opinion, there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against 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**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where, in **our** opinion, the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any Appeal.
11. Claims by **you** other than in **your** private capacity.
12. Anything mentioned in the General exclusions.

Claims evidence

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

Relevant documentation and evidence to support **your** claim, including photographic evidence.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section L - Extended kennel and/or cattery fees

What is covered

We will pay **you** up to £250 (£150 for trips in **your home area**) for any additional kennel/cattery fees incurred if **your** domestic dog(s)/cat(s) are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to **your bodily injury**, illness or disease.

Special conditions relating to claims

1. **You** must send **us** written confirmation (at **your** own expense) from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.

What is not covered

1. Claims arising from **your bodily injury**, illness or disease that are not covered under Section B – Emergency medical and other expenses
2. Anything mentioned in the General exclusions.

Claims evidence

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

Written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.

A medical certificate from the treating **medical practitioner** explaining why **you** were unable to return **home** on time.

Your unused travel tickets.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section M - Hijack and kidnap

What is covered

If **you** are prevented from reaching **your** scheduled destination as a result of hijack or kidnap of the aircraft or ship in which **you** are travelling, **we** will pay **you** £50 for the first full 24 hours of delay and £50 for each subsequent full 24 hours of delay up to £5,000. This benefit is only payable if no claim is made under Section A - Cancellation, **curtailment** or **trip** interruption charges or Section H - Delayed departure.

Special conditions relating to claims

1. Claims will not be accepted for hijack or kidnap that have directly resulted from the activities of an **insured person**.
2. **You** have no family or business connections that have directly led to a claim under this section.
3. All **your** visas and documents are in order.
4. **You** must report any hijack or kidnap to the police as soon as possible upon **your** release and provide **us**, within 30 days of returning from the **trip**, with a police report confirming that **you** were unlawfully detained and the dates of such detention.

What is not covered

1. Any claim relating to payment of ransom monies.
2. Any claim arising out of any act(s) by **you** which would be considered an offence by a court of the **United Kingdom** if they had been committed in the **United Kingdom**.
3. Any claim where the detention, internment, hijack or kidnap of **you** has not been reported to or investigated by the police or local authority.
4. Anything mentioned in General exclusions.

Claims evidence

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

A Police report from the local Police in the country where the incident occurred confirming that **you** were unlawfully detained and the dates of such detention.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Sections N, O, P, Q and R – Winter sports

Only operative if indicated in the schedule

What is covered

Cover for sections N, O, P, Q and R only operates:-

If the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.

Section N – Ski equipment

Only operative if indicated in the schedule

What is covered

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

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

The maximum **we** will pay for any one article, pair or set of articles is £250.

Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **ski equipment**.
- If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider, **you** must report to them, in writing, details of the loss, theft or damage and get (at your own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:

- get a Property Irregularity Report from the airline
 - give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy)
 - keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims conditions for examples of what **we** will accept as proof.

What is not covered

- The first £65 of each and every claim per incident claimed for under this section by each **insured person**.
- Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle unless:
 - it is 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 and evidence of such entry is available.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage caused by wear and tear, depreciation (loss in value), deterioration, atmospheric or climatic conditions, moth, **vermin**, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the General exclusions.

Claims evidence

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

A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership for items lost, stolen or damaged.

Repair report where applicable.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section O - Ski equipment hire

Only operative if indicated in the schedule

What is covered

We will pay **you** up to £15 per day, up to a maximum of £300 for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your own ski equipment**.

Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of **your own ski equipment**.
- If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or your accommodation provider, **you** must report to them, in writing, details of the loss, theft or damage and get (at **your own expense**) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline, **you** must:
 - get a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims conditions for examples of what **we** will accept as proof.

What is not covered

- Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle unless:
 - it is 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 and evidence of such entry is available.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, **vermin**, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the General exclusions.

Claims evidence

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

A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section P – Ski pack

Only operative if indicated in the schedule

What is covered

We will pay **you**:

- Up to £500 for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury**, illness or disease.
- Up to £250 for the unused portion of **your** lift pass if **you** lose it.

Special conditions relating to claims

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

What is not covered

- Anything mentioned in the General exclusions.

Claims evidence

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

A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section Q – Piste closure

Only operative if indicated in the schedule

What is covered

We will pay **you** up to £20 per day, up to a maximum of £200 for transport costs necessarily incurred by **you** to travel to and from an alternative site if either lack of or excess of snow, or an avalanche, results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski. The cover only applies:

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

If no alternative sites are available, **we** will instead pay **you** compensation of £20 per day up to a maximum of £200.

Special conditions relating to claims

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

What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. Anything mentioned in the General exclusions.

Claims evidence

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

A letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days that skiing facilities were closed in **your** resort and the reason for the closure.

Receipts or bills for any transport costs claimed for.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section R – Avalanche or landslide cover

Only operative if indicated in the schedule

What is covered

We will pay **you** £30 per day up to £150 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed by avalanche or landslide.

The cover only applies to **trips** taken outside **your home area** during the published ski season for **your** resort.

Special conditions relating to claims

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

What is not covered

1. Anything mentioned in the General exclusions.

Claims evidence

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

A letter from the relevant authority or **your** tour operator's representative confirming details of the avalanche or landslide that caused the delay and the period of delay.

Receipts or bills for any accommodation and travel expenses claimed for.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 579 6807

Section S - Concierge Services

Personal Assistance Services

Special definition relating to this section (*which is shown in italics*)

We/Us/Our

- means AXA-Assistance (UK) Ltd, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

We will provide **you** with a personal travel assistance service with many benefits for business and leisure travellers. We can help **you** with pre-travel advice and information and can provide a range of other services whilst **you** are on **your** journey.

We will act on **your** behalf and as an intermediary in locating entertainment tickets and retail items; we can send gifts for **you**, make restaurant reservations and assist **you** in **your** travel arrangements.

You can use this service both before and during **your** trip. If **you** are calling from the United Kingdom, please call 0203 283 8550. From outside the **United Kingdom**, please dial the appropriate international dialling code followed by: +44 203 283 8550.

Please give *us* **your** policy number and tell us that **you** have a Citybond Suretravel travel insurance policy.

Personal assistance services and examples of use:

1. Business

- Trade fair dates and information
- Hotel conference facility bookings
- Translators for conferences
- Temporary secretarial services
- Location of business supplies and technical equipment
- Information on executive airport lounges
- Mobile phone availability and rental

2. Entertainment

- Event information
- Sports schedules
- Sightseeing information
- Reservations at health spas and resorts
- Referrals and reservations for restaurants, bars and bistros
- Organisation of catering and hospitality services

3. Fine foods and flowers

- Cake purchase and delivery
- Gift flower arrangements
- Fruit basket purchase and delivery
- Hamper purchase and delivery
- Fine foods purchase and delivery
- Champagne, wine and spirits purchase and delivery

4. Travel and transportation

- Travel and ticket information
- Out of hours emergency ticket reservations
- Car rental
- Chauffeurs and transfers

5. Hotels and restaurants

- Hotel information
- Out of hours emergency hotel bookings
- Restaurant reservations

6. Information

- Currency and exchange rate information
- Passport and visa requirements
- Travel safety and security information
- Route planning
- Weather information
- Vaccination requirements
- Cultural and etiquette information
- Customs and Excise information
- Foreign Office warnings
- World Health Organisation warnings

7. Local assistance and referrals

- Non emergency medical referral
- Drug replacement
- Transfer of emergency funds
- Tracing lost luggage
- Lost credit cards
- Appointments with local services
- Urgent message relay
- Shipping arrangements

Important things to know

Conditions

1. We cannot undertake any request we consider to be:
 - a) for re-sale, professional or commercial purposes
 - b) virtually impossible or unfeasible
 - c) subject to risk e.g. illegal sources
 - d) a violation of the privacy of another person
 - e) a violation of national and international laws
 - f) unethical and/or immoral
 - g) price-shopping for discounted items.

When goods or services are purchased on **your** behalf:

- a) items will be purchased and/or delivered in accordance with national and international regulations
 - b) **you** are at all times responsible for customs and excise fees and formalities
 - c) we recommend that they be insured for mailing and shipping
 - d) we accept no responsibility for any delay, loss, damage or resulting consequences.
2. We reserve the right to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, we will endeavour to offer an alternative.
 3. **You** will be responsible for all costs and expenses related to **your** request. All expenses will be debited, in some cases in advance of purchase, to a card that **you** provide, irrespective of the success of the search and/or **your** acceptance of the goods and/or services arranged on **your** behalf.
 4. We will seek **your** authorisation prior to arranging a service; in some instances written authorisation may be required.
 5. We will endeavour to use at all times providers which are professionally recognised and in our experience reliable; in instances where a requested service can only be provided by a provider which does not meet this criteria, we will inform **you** of the potential risks. Should **you** nevertheless wish to utilise the services of such a provider, we accept no liability whatsoever for the risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.
 6. We accept no liability arising from any provider that does not fulfil his obligations to **you**.

Data Protection Act 1998 Notice

We collect and maintain personal information in order to underwrite and administer the policies of insurance that **we** or **our** agents issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. **We** will not keep **your** information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. **We** will only reveal **your** information if it is allowed by law, authorised by **you**, to prevent fraud or in order that **we** can liaise with **our** agents in the administration of this policy. **Your** data may be sent to other companies outside the European Economic Area for secure processing.

In order to assess the terms of the insurance contract or administer claims which arise, **we** may need to collect data which the Data Protection Act considers as sensitive (such as medical history or criminal convictions). If **you** proceed with an application for insurance, **you** will signify **your** consent to such information being processed by **us** or **our** agents.

Under the terms of the Act **you** have the right to ask for a copy of any information **we** hold on **you** upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether **we** hold **your** information on paper or in electronic form.

Enquiries in relation to data held by Healthcheck247 should be directed to the Data Compliance Manager, Healthcheck247 by e-mail to medicalscreening@citybond.co.uk or by telephone on 0845 618 0341, while those in relation to data held by AXA Insurance should be directed in writing to Data Protection Officer, AXA Insurance, Ballam Road, Lytham St Annes, FY8 4TQ.

Complaints Procedure

Making yourself heard

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

Who to contact?

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

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

When you contact Us:

Please give **us your** name and contact telephone number.

Please quote **your** policy and/or claim number and the type of policy **you** hold.

Please explain clearly and concisely the reason for **your** complaint.

So **we** begin by establishing **your** first point of contact:

Step One – initiating your complaint:

Does **your** complaint relate to:

- your** policy?
- a claim on **your** policy?

If a. In the first instance please write to:

Customer Care Manager, Citybond Suretravel, 109 Elmers End Road, Beckenham, Kent, BR3 4SY or e-mail on: quality@citybond.co.uk

If, having followed this procedure, you remain dissatisfied with our response, you may write to our chief executive officer at CEO@citybond.co.uk and he will, in support of our promise of the highest level of service, personally ensure that your complaint is reviewed within 5 working days of the receipt of your communication..

If **b**, **you** need to contact whoever is currently dealing with **your** claim and state **your** complaint. In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

- Head **your** letter 'COMPLAINT'.
- Give **your** full name, post code, email address and contact telephone number(s).
- Quote the type of policy and **your** policy and/or claim number.
- Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the person dealing with **your** complaint along with any other material required.

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

Step Two - if you are still unhappy:

Should their response be unsatisfactory, ask to speak to a Team Leader at the address given below. Where a Team Leader cannot assist **we** will ensure **you** are put into contact with a Manager who will seek to resolve **your** complaint.

Step Three – contacting AXA Head Office:

If **your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive:

Head of Customer Care

AXA Insurance

Civic Drive

Ipswich

IP1 2AN

Tel: 01473 205926

Fax: 01473 205101

e-mail: customercare@axa-insurance.co.uk

Step Four – beyond AXA:

If **we** have given **you our** final response and **you** are still not satisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

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.

Insurance Division

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Tel: 0845 080 1800

Fax: 020 7964 1001

Please note that **you** have six months from the date of **our** final response in which to refer **your** complaint to the Ombudsman.

Referral to the Ombudsman will not affect **your** right to take legal action.

Our promise to you

- We** will acknowledge written complaints promptly.
- We** will investigate quickly and thoroughly.
- We** will keep **you** informed of progress.
- We** will be fair and do everything possible to resolve **your** complaint.
- We** will learn from **our** mistakes. **We** will use the information from complaints to continuously improve **our** service.
- Calls are recorded and monitored.

In a medical emergency

- first check that the circumstances are covered by this policy
- having done this telephone AXA assistance stating your name and policy number/booking reference

Important telephone numbers

Medical assistance abroad

0844 579 6806 or
+44 203 283 0024

To make a claim

0844 579 6807

Legal helpline

0844 811 8461

Medical Screening

0845 618 0341

www.healthcheck247.com

Complaints about non-insured events and your travel arrangements must be referred to your travel organiser

Arranged by

Citybond Suretravel

www.citybond.co.uk

109 Elmers End Road, Beckenham, Kent, BR3 4SY

Tel: 0845 618 0381 Fax: 0845 618 0346

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