

## Travel Insurance Policy Cover

This is a summary of the AA Travel Insurance policy which is administered by Cigna Insurance Services (Europe) Limited on behalf of the insurer, Cigna Europe Insurance Company S.A.-N.V.

It does not contain the full terms and conditions of cover but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. Full details are in the policy wording. A specimen policy wording is available to download from our website, or on request, and will be sent to you automatically if you chose to take out a policy. It is important that you read the policy wording carefully when you receive it.

## Types of Insurance and Cover

Your policy schedule will show if you have an Annual Multi Trip cover, Single Trip or Winter Sports cover. Other options such as sports and activities, Golf cover, Wedding/Civil Partnership cover and the Travel Disruption Extension will also be shown on your policy schedule if you have selected these.

## Conditions

- It is essential that you refer to the General Exclusions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.
- Special conditions apply to each section of your policy, please refer to the policy wording for further details.

## Policy excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident unless you have selected the excess waiver option when your excess will be nil. The policy excess, applicable to the cover purchased is shown in the policy schedule below and in your policy wording.

## General exclusions and limitations

- Sports and Activities not listed in your policy wording.
- War risks, civil commotion, terrorism, (except under section 2 - Emergency medical and other expenses, Section 3 - Hospital benefit and Section 4 - Personal accident unless caused by nuclear, chemical or biological attack) and radioactive contamination.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health organisation has advised the public not to travel to.
- Wilful, self inflicted injury, solvent abuse, and the use of drugs.
- You drinking too much alcohol resulting in a claim.
- Climbing on or jumping from vehicles, buildings or balconies regardless of height.
- Unlawful actions and subsequent legal proceedings brought against you.

## Duration of the policy

**Single Trip policies** - This will be from the date you arranged cover until your return to the UK, but not in any case exceeding the period shown on the policy schedule.

**Annual Multi Trip policies** - This will be from the start date of the policy stated on your policy schedule and continues for 12 months from that date. The maximum trip duration on an annual policy is 45 days (90 days if you have selected the extended stay option and this is shown on your policy schedule).

**Winter Sports on an Annual policy** - Winter sports cover is limited to 17 days for each period of insurance (where the appropriate premium has been paid and is shown on your policy schedule).

## Significant or unusual exclusions and limitations

Please refer to 'What is not covered' under each section of the policy wording for further details.

### Section 1 - Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.

### Section 2 - Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
- Medication which prior to departure is known to be required.

### Section 3 - Hospital benefit

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

### Section 5 - Baggage, baggage delay & passport

- Valuables or your passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Business goods, samples or tools used in connection with your occupation.
- Baggage contained in an unattended motor vehicle between 9 pm and 8 am or between 8 am and 9 pm unless it is in a locked boot or covered from view in a locked car.

- Contact or corneal lenses, hearing aids, dental or medical fittings, mobile telephones, smart phones, ski equipment and other items are excluded – please refer to your policy wording for the full list.
- Baggage left unattended in a place to which the general public has access.

### Section 6 - Personal money

- Personal money and documents left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agent's conditions.

### Section 7 - Personal liability

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

### Section 8 - Delayed departure

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is the later.

### Section 9 - Holiday Abandonment

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is the later.

### Section 10 - Missed departure

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is the later.

### Section 18 - Overseas legal expenses and assistance

- Claims against a carrier, Travel Agent, Tour Operator, Us, Automobile Association Insurance Services Limited, Healix Group or someone you were travelling with.

**Section 19 to 23 - Winter Sports Cover (optional cover on payment of an additional premium)**

- Ski equipment contained in or stolen from an unattended motor vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.
- Ski equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made – see policy wording for full details.

**Section 24 to 26 – Golf cover (optional cover on payment of an additional premium)**

- Golf equipment contained in or stolen from an unattended motor vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.
- Golf equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

**Section 27 – Wedding/Civil Partnership cover (optional cover on payment of an additional premium)**

- Valuables left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Baggage contained in an unattended motor vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.
- Baggage left unattended in a place to which the general public has access.

**Section 28 to 31 – Travel Disruption Extension (optional cover on payment of an additional premium)**

- Costs for accommodation, charges and expenses where the operator has offered reasonable alternative travel arrangements.
- Any costs for normal day to day living such as food and drink which you would have expected to pay during the trip.
- Claims arising within 7 days of the date you purchased this insurance or the time of booking any trip, whichever is later.

**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 for a full refund providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If you cancel after the first 14 days of receipt of the policy documents then no premium refund will be made. See General conditions applicable to the whole policy in your policy wording for more details.

**Making a claim**

For all claims except Legal Expenses call us on 0330 100 7703.  
For Legal Expenses claims call 0208 652 1313.  
Notification of any claim must be within 31 days of the event which gives rise to a claim.  
For Emergency Medical Assistance Service call +44 (0)208 763 3083.

**Complaints**

If you wish to complain, please contact:  
Customer Relations Department, 1 Drake Circus, Plymouth, PL1 1QH  
Telephone: 0330 100 7701  
If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service. Full details can be found in your policy booklet.

**Financial Services Compensation Scheme**

Cigna Europe Insurance Company S.A.-N.V. is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

**Significant Features and Benefits**

The table below shows the maximum benefits you can claim for each insured person. Some sections are optional – please refer to your policy schedule for your cover levels chosen.

Schedule of benefits, limits and excesses

Section	Description	Limit of Cover per Insured Person	Excess per Insured Person*
1	<b>Cancellation or Curtailment</b>	Up to £5,000	£80
2	<b>Emergency Medical Expenses and other services</b> Including emergency assistance services	Up to £10,000,000	£80
3	<b>Hospital Benefit</b>	£25 per day up to £600	Nil
4	<b>Personal Accident</b> Loss of limbs or sight Permanent Total Disablement Death benefit	Max. Benefit £25,000 £25,000 £25,000 (aged under 65) £15,000 (aged 16 to 64) £15,000 (aged 65 and over) £2,000 (aged 15 and under)	Nil
5	<b>Baggage, Baggage Delay and Passport</b> Single Item Limit Valuables Limit in total Loss of Passport Delayed Baggage	Up to £1,500 £300 Up to £400 £250 Up to £200	£80 Nil
6	<b>Personal Money</b> Cash Limit Cash Limit (aged less than 16)	Up to £500 £300 £50	£80
7	<b>Personal Liability</b>	Up to £2,000,000	£250
8	<b>Delayed Departure</b>	£30 per 12 hours delay then £10 for each additional 12 hour delay up to £100	Nil
9	<b>Holiday abandonment</b>	Up to £5,000	£80

<b>10</b>	<b>Missed Departure</b>	Up to £500	Nil
<b>11</b>	<b>Hijack</b>	Up to £500	Nil
<b>12</b>	<b>Catastrophe Cover</b>	Up to £500	Nil
<b>13</b>	<b>Mugging Benefit</b>	Up to £400	Nil
<b>14</b>	<b>Withdrawal of Services</b>	Up to £500	Nil
<b>15</b>	<b>Emergency Kennel/Cattery Fees Cover</b>	Up to £400	Nil
<b>16</b>	<b>Emergency Car Hire</b>	Up to £750	Nil
<b>17</b>	<b>Emergency Overseas Veterinary Costs</b>	Up to £250	Nil
<b>18</b>	<b>Overseas Legal Expenses and Assistance</b>	Up to £50,000	Nil

<b>Section</b>	<b>Winter Sports Cover available upon payment of an additional premium and shown on your policy schedule</b>	<b>Limit of Cover per Insured Person</b>	<b>Excess per Insured Person*</b>
<b>19</b>	<b>Ski Equipment</b> Owned Hired Single Item Limit	Up to £500 Up to £250 £250	£80
<b>20</b>	<b>Hire of Ski Equipment</b>	Up to £300	Nil
<b>21</b>	<b>Ski Pack</b>	Up to £250 for Ski Pack Up to £250 for Lift or Ski Pass	Nil
<b>22</b>	<b>Piste Closure</b>	£20 per day up to £200	Nil
<b>23</b>	<b>Delay due to Avalanche</b>	Up to £300	£80

<b>Section</b>	<b>Golf Cover available upon payment of an additional premium and shown on your policy schedule</b>	<b>Limit of Cover per Insured Person</b>	<b>Excess per Insured Person*</b>
<b>24</b>	<b>Golf Equipment</b> Single Item Limit	Up to £1,000 £300	£80
<b>25</b>	<b>Golf Equipment Hire</b>	£40 per day up to £400	Nil
<b>26</b>	<b>Non Refundable Golfing Fees</b>	£400	Nil

<b>Section</b>	<b>Wedding/Civil Partnership Cover available upon payment of an additional premium and shown on your policy schedule</b>	<b>Limit of Cover per Insured Person</b>	<b>Excess per Insured Person*</b>
<b>27</b>	Single Item Limit Wedding Rings Wedding Attire Wedding Gifts Photographs / Video	£300 £250 £1,000 £1,000 £750	£80

<b>Section</b>	<b>Travel Disruption Extension available upon payment of an additional premium and shown on your policy schedule</b>	<b>Limit of Cover per Insured Person</b>	<b>Excess per Insured Person*</b>
<b>28</b>	<b>Extended Cancellation or Curtailment Cover</b>	Up to £1,000	£50
<b>29</b>	<b>Extended Delayed Departure Cover</b> Delay Cover Trip Abandonment	Up to £100 Up to £1,000	Nil £50
<b>30</b>	<b>Extended Missed Departure</b>	Up to £500	£50
<b>31</b>	<b>Accommodation Cover</b>	Up to £1,000	£50

\* unless you have selected the excess waiver option when your excess will be nil.

Full details of policy cover can be found in the policy booklet.