



# Policy Summary

## AA Direct Travel Insurance

### Type of Insurance and Cover

Travel Insurance will provide protection against losses typically suffered whilst on a trip.

If single trip cover is selected: cover is provided for the period of the trip and finishes when the trip ends, providing the trip doesn't exceed the period shown in the policy schedule.

If annual multi trip cover is selected: This policy lasts for a period of 12 months, the maximum duration of any one trip is shown in your policy schedule.

If any trip exceeds your maximum number of nights there is no cover under this policy for any of your trip. Trips outside of the UK must start and end in the UK.

### Cancellation Period

You can cancel this policy at any time by contacting us on **0330 058 1644**

A full refund of premium will be made if:

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

Otherwise no refund of premium will be made.

### Claim Notification

To make a claim please call the AA Claims call centre on **0330 058 2991**

(Opening times: Monday to Friday: 8am – 8pm. Saturday 9am – 5pm. Closed Sunday.)

### Making yourself heard

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

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

Full details of addresses and contact numbers can be found within the 'Complaints procedure' section of the policy wording.

### Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends upon the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS. Contact them at [www.fscs.org.uk](http://www.fscs.org.uk) or call them on 020 7741 4100.

## Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy).

If you do not have access to the internet please contact us and we will send you a printed copy.

If you have any further questions relating to your policy, please feel free to contact us on **0330 058 1644** Call centre opening times: Monday to Friday: 8am – 8pm, Saturday and Sunday: 9am – 5pm.

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