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**Backpacker
Travel
Insurance
Policy Booklet**

April 2018

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About your policy wording

The Insurance Contract

If **you** have any queries about **your** cover, **you** can call **us** on the number listed in the Important telephone numbers' section.

Please make sure **you** have **your** policy number when **you** call.

We want **you** to get the most from **your** policy and to do this **you** should:

- Read **your** policy wording and make sure **you** are covered for the sort of losses/incidents **you** think might happen
- Make sure that **you** understand the exclusions and conditions which apply to **your** policy because if **you** do not meet these conditions it may affect any claim **you** make.

Remember, no policy covers everything. **We** do not cover certain things such as, but not limited to:

- **Pre-existing medical conditions** as described in the **pre-existing medical conditions** section (unless **you** have contacted **us** and **we** have accepted in writing)
- Losses that **we** do not state are specifically covered
- Circumstances known to **you** before **you** purchased this insurance which could reasonably have been expected to lead to a claim will not be covered

- The intention of this policy is to cover the entire **trip**. The policy will need to cover the date that **your trip** begins until the date **you** return to the **UK** inclusive
- Any **trip** that has already begun when **you** purchased this insurance will not be covered
- Losses which occur outside of a valid **trip** (with the exception of Section 1 – Cancelling or cutting short a **trip**, see the definition of **Insurance period** for full details).

The things which are not covered by **your** policy are stated:

- In the 'General exclusions applying to **your** policy'
- Under 'What IS NOT covered' in each section of cover.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Introduction

This is **your** travel insurance policy. It contains details of what is covered, what is not covered and the conditions for each **insured person** and is the basis on which all claims will be settled.

It is confirmed by the issue of the policy schedule which should be read in conjunction with this policy wording.

In return for having accepted **your** premium **we** will provide insurance in accordance with the sections of **your** policy as referred to in **your** policy schedule. The policy schedule is part of the policy.

If **you** need to make any changes to the details contained in **your** policy schedule, **you** should contact **us** as soon as possible. **We** will then advise if those changes can be made and whether any additional premium is required.

Words with special meanings

Throughout **your** policy wording, certain words are shown in **bold type**. These words have special meanings which are listed below.

Section 5a Legal expenses and assistance and Section 6 Personal accident have unique 'Words with special meanings' which can be found at the beginning of the section.



Accident(s)/Accidental

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



Baggage

Any item(s) which belongs to **you** which is worn, used or carried by **you** during a **trip** (but excluding **valuables**, **personal money** and **important documents**).



Catastrophe

Means any of the following which results in **you** being unable to use **your** booked accommodation:

- Fire
- Flood
- Earthquake
- Explosion
- Volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche
- Storm
- Hurricane
- Civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising
- An outbreak of food poisoning or an infectious disease



Close relative

Your mother, father, sister, brother, fiancé(e), wife, husband, civil partner, domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, step parent, step child, step sibling, next of kin or guardian.

Words with special meanings *continued*



Cut short/Cutting short

Either:

- a) **you** cutting short the **trip** after **you** leave **your home** by direct early return to **your home**
- b) **you** attending a hospital after **you** leave **your home** as an in-patient or being confined to **your home** as an in-patient or being confined to **your accommodation** due to compulsory quarantine on the orders of a **medical practitioner**, in either case for more than 24 hours.

Claims are calculated on the number of nights of **your trip you** missed due to **your** early return or the number of nights which **you** were hospitalised, quarantined or confined to **your** accommodation.

Claims under part b), above, will only be paid for the ill/injured/quarantined/confined **insured person**, but where **we** or the Emergency Medical Assistance Service agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any unused travel and accommodation costs and expenses they were unable to use during that time.



Excess

The amount **you** pay when **you** make a claim which is set out in the table of benefits.

Where a claim is made for the same incident only one **excess** will apply.

If **you** use a Reciprocal Health Arrangement or any other arrangement with another country to reduce **your** medical expenses, **you** won't have to pay an **excess**.



Home

Your home address listed on **your** policy schedule.



Home area

For residents of the **UK** excluding the Channel Islands and Isle of Man **your home area** means the **UK** excluding the Channel Islands and Isle of Man.

For residents of the Channel Islands and the Isle of Man, **your home area** means either the Channel Island on which **you** live or the Isle of Man depending on where **your home** is.

Words with special meanings *continued*



Important Documents

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.



Insurance Period

Cover is provided for the period of the **trip** (excluding **trips home**) and finishes when the **trip** ends, providing the **trip** doesn't exceed the period shown in **your** policy schedule. Under these policies **you** will be covered under Section 1 – Cancelling or **cutting short a trip** from the time **you** pay the premium.

Cover for all other sections applies for the length of each **trip**. The **insurance period** is automatically extended if **your** return to **your home area** is unavoidably delayed due to an event covered by this policy.



Insured Person/You/Your/Yourself

Each person travelling on a **trip** who is named on the policy schedule.



Medical condition(s)

Any disease, illness or injury.



Medical practitioner

A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person whom **you** are travelling with.



Personal money

Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.



Pre-existing medical condition(s)

Any of the following **medical conditions** from which **you** have suffered from or received medical advice, treatment (including surgery, tests, investigations by **your** doctor/consultant/specialist) or prescribed drugs or medication in the last five years:

- Any cancer condition (including leukaemia, non Hodgkin's lymphoma and any type of skin cancer)
- Any heart-related or blood circulatory condition (including high blood pressure and high cholesterol)
- Any diabetic condition
- Any neurological condition (including stroke, brain haemorrhage, multiple sclerosis, epilepsy and dementia)
- Any breathing condition (including asthma, bronchitis and chronic obstructive pulmonary disease)

Words with special meanings *continued*

- Any renal, kidney or liver condition
- Any psychiatric or psychological condition (including anxiety, stress and depression)
- Any chronic condition that can be controlled but not cured (including back pain, crohn's, diverticular and coeliac disease and ulcerative colitis)

And/or

- Any other **medical condition** from which **you** have suffered in the last 12 months for which **you** have been referred to or been seen by a hospital doctor.



Pregnancy complication

- Pregnancy toxaemia
- Gestational hypertension
- Gestational diabetes
- Pre-eclampsia
- Ectopic pregnancy
- Molar pregnancy
- Post-partum haemorrhage
- Retained placenta membrane
- Placental abruption
- Hyperemesis gravidarum
- Placenta praevia
- Stillbirths
- Miscarriage

- Medically necessary Caesarean section
- Termination for medical reasons
- Any premature births more than eight weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date.



Pre-paid charges

Charges **you** have paid before **you** travel, or are contracted to pay for, including but not limited to the following: car hire, car parking, airport accommodation, excursions, airport lounge access, kennel and cattery fees .

- Ski school fees, lift passes and hired **ski equipment** will only be covered provided **you** have purchased the additional Winter sports section.



Public transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.



Redundant/Redundancy

Being made unemployed through the loss of permanent paid employment (except voluntary **redundancy**) and at the time of booking **your trip** or purchasing the policy **you**, or **your travelling companion** had no reason to suspect that **you** would be made **redundant**.

Words with special meanings *continued*



Ski equipment

Skis (including bindings), ski boots, ski poles and snowboards.



Terrorist action

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.



Travelling companion

Any person with whom **you** are travelling/staying or have arranged to travel/stay with. This person does not have to be insured by **your** policy.



Trip(s)

The period of time spent away from **your home** for leisure travel. 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. Cover is not provided during **trips home**.

Your policy automatically extends to provide cover if **you** are unable to return **home** by the end of the **insurance period** due to the death, injury or illness of **you** or a **public transport** delay which is covered under the policy.

Your policy is valid where the **trip** starts and finishes in the **UK**.

Regardless of the area of travel **you** have chosen **you** will be covered under this policy for transits and/or stopovers provided **your** transit or stop-over does not last longer than 96 hours, even if the area is not included on **your** policy schedule. Please note this does not apply if **you** are in transit or have a stopover in a country or area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (or all but essential) travel.

Words with special meanings *continued*



Trips home

This policy also entitles **you** to a maximum of three return visits to **your home** before **your** intended return date (as specified on **your** policy schedule) for up to a maximum duration of 31 days excluding any return for which a claim is being made as a result of Emergency Medical, Repatriation or curtailment. Cover is suspended from the time **you** arrive at **your** departure point to **your home** and starts again when **you** exit the airport at **your** overseas destination following **your** return. During this period no cover is provided by the policy.



UK

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



Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your baggage, valuables, important documents** or **personal money** (including cash), property or vehicle.



Valuables

- Jewellery
- Watches and fitness trackers
- Cameras
- Camcorders
- Sat navs (including GPS trackers)
- Telecommunications equipment (including mobile phones)
- Other electronic entertainment devices (including but not limited to MP3 or 4 players, handheld games consoles, tablets, e-readers and headphones).



We/Us/Our

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You/Your/Yourself

See the definition of **insured person**.

About your insurance contract

About your insurance contract

Your policy is a legal contract between **you** and **us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However **your** policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

The Insurer

This policy is underwritten by AXA Insurance UK plc., (Registered Office) 5 Old Broad Street, London EC2N 1AD. Registered in England No. 78950, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312. **You** can check this on the Financial Services Register by visiting www.fca.org.uk

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc is 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 or call them on **0800 678 1100**.

Our part of the insurance contract is as follows

We provide the cover set out in **your** policy wording.

Cancellation

We may cancel **your** policy by giving **you** at least 30 days' notice in writing. If **your** policy ends for any reason, **you** will not be entitled to a refund of any fees and/or premium paid for the cover provided under **your** policy including any additional fees and/or premiums **you** have paid.

We reserve the right to cancel the policy by providing 30 days' notice by registered post to **your** last known address on the following grounds:

- a) If **you** make a fraudulent claim
- b) If **you** are or have been engaged in criminal or unlawful activities
- c) If any policy in **your** name is added to the Insurance Fraud Register
- d) If **you** use threatening or abusive behaviour or language towards **our** staff or suppliers.

In each case no refund of premium will be made.

Duration

This is a single trip policy – *Please refer to **your** policy schedule for **your** selected cover.*

About your insurance contract *continued*

Cancellation period

You are free to cancel this policy at any time. If **you** wish to cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later, **you** may do so by contacting us on 0330 058 2993 or writing to **us** for a full 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.

Conditions which apply to your policy

These are some of the conditions **you** must keep to as **your** part of the contract. The others are shown in the 'Exclusions and conditions' section. If **you** do not keep to these conditions, **we** may decline **your** claim.

You must prevent loss, theft or damage

All persons covered by **your** policy must take reasonable steps to prevent loss, theft or damage to everything covered under **your** policy.

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment, or may result in **your** claim being declined in full.

Reciprocal Health Agreements 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).

You can apply for an EHIC either online at www.ehic.org.uk or by telephoning 0300 3301350. This will entitle **you** to benefit from the 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 **excess** under Section 2 – Medical emergency and repatriation expenses.

Australia

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **your** local Post Office. Alternatively please call the Emergency Assistance Service for guidance. If **you** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

About your insurance contract *continued*

New Zealand

UK citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing **medical condition** or a new condition arises, then a **medical practitioner** must agree in each case that prompt treatment is needed before **your trip** ends, if treatment is to be provided under the reciprocal agreement. **You** will also need to show **your UK** passport. **You** will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: <http://ec.europa.eu/odr>

Pre-existing medical conditions

Pre-existing medical conditions

Important conditions relating to health.

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 insurance or refuse to deal with **your** claim or reduce the amount of any claim payment.

It is a condition of this policy that **you** will not be covered under Section 1 – Cancelling or cutting short a trip and Section 2 – Medical emergency and repatriation expenses for any claims arising directly or indirectly from:

At the time of taking out this insurance:

- i. Any **pre-existing medical condition(s)** that **you** have unless **you** have contacted **us** on **0330 058 2993** and **we** have agreed to provide cover
- ii. Any **medical condition(s)** **you** have been referred for investigations at a hospital, clinic or nursing home but which **you** have not yet had a diagnosis

unless **you** contact **us** on Tel: **0330 058 2993** and **we** have agreed, in writing, to cover **your medical condition(s)**.

At any time:

- i. Any **medical condition** or **pregnancy complication** **you** have in respect of which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought his/her advice), but despite which **you** still travel
- ii. Any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)
- iii. Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**
- iv. **You** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

If **your** health changes (requiring **you** to seek medical assessment or treatment by a **medical practitioner** at a surgery, clinic or hospital) after the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** must contact **us** to make sure **your** cover is not affected.

You should also refer to the General exclusions applicable to all sections.

Sports and other activities

Cover as standard without charge

The following lists detail the sports and activities that this policy will cover without charge when **you** are participating on a recreational and non-professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **you** following local laws and regulations and the use of recommended safety equipment.

There is no cover under Section 5 – Legal and liability for those sports or activities marked with an *

- Abseiling (within organisers guidelines)
- *Administrative, clerical or professional occupations
- Aerobics
- Amateur athletics (track and field)
- Archaeological digging (use of hand tools only)
- Archery
- Badminton
- Banana boating/donuts/inflatables behind power boat
- Baseball (amateur)
- Basketball (amateur)
- Beach games
- Billiards/snooker/pool

- BMX riding (wearing a helmet and no racing, stunts or obstacles) up to 2,500 metres above sea level
- Body boarding (boogie boarding)
- Bowls
- Breathing observation bubble (BOB)
- Bungee jumping/swoop within organisers guidelines and wearing appropriate gear
- Bicycle riding/Cycling wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level
- *Camel riding
- Camp America – counsellor
- Canoeing (up to grade 2 rivers)
- Capoeira – no contact – dance movement only
- *Caring for children (au pair/nanny)
- *Catamaran sailing (if qualified and no racing)
- Clay pigeon shooting
- Climbing (indoors on climbing wall only)
- Cricket (amateur)
- Croquet
- Cross country running
- Curling (amateur)
- Cycling (see Bicycle riding)
- Dancing (including instruction)

Sports and other activities *continued*

- Deep sea fishing
- Dinghy sailing (no racing)
- *Driving motorised vehicles (excluding Quad bikes) for which you are licensed to drive in the United Kingdom (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped, scooter, Segway or assisted bicycle and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available for use
- Extreme frisbees (amusement park rides)
- Falconry
- Fell walking/running (up to 2,500 metres above sea level)
- Fencing (training only)
- Fishing
- Fives
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Flying fox (cable car)
- Football (amateur only, no coaching and not main purpose of trip)
- Freefall/sky diving simulator
- Frisbee/ultimate frisbee
- *Glass bottom boats/bubbles
- Go karting (amateur only and within organisers guidelines)
- Great Wall of China
- Handball (amateur)
- Helicopter rides (as a fare paying passenger in licensed aircraft)
- *Hobie catting (if qualified and no racing)
- Horse riding (wearing a helmet and 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)
- Husky/horse/reindeer sledging or sleigh riding as an activity as a passenger only with a local driver and not on snow
- Hydro zorbing
- Indoor climbing (on climbing wall)
- In-line skating/roller blading (wearing pads and helmets)
- Indoor skating/skateboarding (wearing pads and helmets)
- Javelin throwing (amateur)
- Jet boating (excluding racing and/or competitions)
- Jogging
- *Karting (wearing a helmet and no racing)
- Kayaking (up to grade 2 rivers)
- Korfbal (amateur)
- Netball (amateur)
- Octopush
- Orienteering
- *Paint balling/war games (wearing eye protection)
- Parasailing/parascending – over water
- Pedalos

Sports and other activities *continued*

- Pilates
- Pony trekking (wearing a helmet)
- *Power boating
- Racket ball
- Rambling
- Refereeing (amateur only)
- Ringos
- Roller skating/blading/in-line skating (wearing pads and helmets)
- Rounders (amateur)
- Rowing (no racing)
- Running (non-competitive, not part of a triathlon and not a marathon of any type)
- Safari trekking/tracking in the bush (must be organised tour)
- *Sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- Sail boarding/wind surfing
- Sand boarding/sand dunes/sand surfing/sand skiing
- *Sand yachting (no racing)
- Scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after your last dive)
- Sea canoeing/kayaking (within sight of land)
- *Segway Riding (organised tours only, wearing correct safety equipment including a helmet)
- Shooting/small bore target/rifle range shooting (within organisers guidelines)
- Skateboarding (wearing pads and helmets)
- Squash
- Sledging/sleigh riding as a passenger (pulled by horse or reindeer) with a maximum of two nights for Lapland trips
- Snorkelling
- Softball (amateur)
- Spear fishing (without tanks)
- *Speed sailing (no racing)
- *Students working as counsellors or university exchanges for practical course work (non-manual)
- Surfing (including on board surf simulators)
- Swimming (excluding competitions or racing)
- Swimming with dolphins
- Swimming/bathing with elephants
- Sydney harbour bridge (organised and walking across clipped onto a safety line)
- Table tennis
- *Tall ship crewing (no racing)
- Ten pin bowling
- Tennis
- Trampolining

Sports and other activities *continued*

- Tree canopy walking
- Trekking/hiking/walking/hill walking up to 2,500 metres above sea level
- Tug of war
- Volleyball
- Wake boarding
- Water polo (amateur)
- Water skiing/water ski jumping
- Whale watching
- White water canoeing/kayaking/touring/rafting up to grade 2 rivers
- Wicker basket tobogganing
- Wind surfing/sailboarding
- Wind tunnel flying (pads and helmets to be worn)
- Yoga
- *Zap cats
- Zip lining/trekking (safety harness must be worn)
- Zorbing/hydro zorbing/sphering

Additional sports and activities

Sports and activities that can be covered if the additional premium has been paid and shown as purchased in **your** policy schedule.

There is no cover under Section 5 – Legal and liability for those sports or activities marked with an *

Pack 1

- Assault course (amateur only and not main purpose of the trip)
- Athletics (amateur only and not main purpose of the trip)
- *Bar/restaurant work
- *Battle re-enactment
- *Beauty therapist
- *Blokarting
- *Body building
- Dune sliding
- Dune/wadi buggying/bashing
- Field hockey
- Fruit or vegetable picking
- Gymnastics
- High diving (amateur only and not main purpose of the trip)
- Lacrosse (amateur only and not main purpose of the trip)
- Marathon running (amateur only and not main purpose of the trip)

- Minjin swinging
- Mud buggying
- *Retail trade including manual work (but not including the use of power tools and machinery)
- River tubing
- Roller hockey (amateur only and not main purpose of the trip)
- Street hockey (wearing pads and helmets)
- Street luge
- Superintendance of manual work
- Tubing
- *War games/paintballing (wearing eye protection)

Pack 2

- Bamboo rafting
- Canoeing (up to grade 3 rivers)
- Canoeing-sea (within sight of land)
- Elephant polo
- Grass skiing
- Kayaking (up to grade 3 rivers or coastal waters)
- Kayaking-sea (within sight of land)
- Mixed gas diving (nitrox/trimax and not commercial) to 30 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Occasional light manual work (but not including the use of tools and machinery)

Additional sports and activities *continued*

- Scuba diving to 30 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Trekking/hiking/walking/hill walking up to 2,501 to 3,500 metres above sea level
- Via ferrata

Pack 3

- Bungee slingshot (within organisers guidelines and wearing the appropriate gear)
- Bungee trampolining (within organisers guidelines and wearing the appropriate gear)
- Canoeing (grade 4 and above rivers)
- Caving/pot holing
- Cross country skiing/nordic skiing
- *Judo (amateur only and not main purpose of the trip)
- *Karate (amateur only and not main purpose of the trip)
- Kayaking (grade 4 and above rivers)
- Mixed gas diving (nitrox/trimax and not commercial) to 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Pot holing/caving
- Rugby (amateur only and not main purpose of the trip)

- Scuba diving to 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- Sky jumping (from Sky Tower in Auckland, New Zealand only)
- Tai chi
- Telemarking
- White water canoeing/kayaking/touring up to grade 4
- White water rafting up to grade 4 (within organisers guidelines)

Important conditions relating to your policy

- **Your** policy automatically extends to provide cover if **you** are unable to return **home** by the end of the **insurance period** due to the death, injury or illness of **you** or a **public transport** delay which is covered under the policy.
- **Your** policy only covers **you** if **you** are a permanent resident in the **UK** and registered with a **UK medical practitioner**.
- Claims will only be considered if the cause of the claim falls within the **insurance period**.

Policy information

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, telephone **our** customer helpline on **0330 058 2993**.

Making a claim

If **you** are abroad and need urgent assistance please contact the Emergency Medical Assistance Service on **+44 1473 356274**.

How to make a claim for any of the following:

For all claims follow these steps:

1. Find the relevant section listed below and ensure that **you** have all the claims evidence **we** require.
2. Telephone the relevant helpline listed in the 'Important telephone numbers' section as soon as reasonably possible with **your** policy number.

Please remember to keep copies of all correspondence **you** send to **us** for **your** future reference.

In all claims, **you** must provide details of any household, travel or other insurance under which **you** could also claim.

Claims evidence

Claims evidence will be at **your** own expense.

Section 1 – Cancelling or cutting short a trip

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Tour operator's cancellation invoice or unused flight tickets.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Confirmation from a **medical practitioner** that **you** or **your travelling companions** are not fit to travel.
- Confirmation from the Clerk of the Courts office that **you** are required for Jury Service or as a witness in a court of law.
- Confirmation from **your** employer/**your** partner's employer/**your travelling companions'** employer of **redundancy** and period of employment or leave cancelled.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Confirmation of the delay to **public transport** from the company involved.

- Original Police report including crime reference number or incident report, obtained within 24 hours of the incident or as soon as possible after that.
- Confirmation from a relevant authority that **you** have been instructed to stay at/return **home**.
- A copy of a death certificate, where appropriate.

Section 2 – Medical emergency and repatriation expenses

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Receipts or bills for all in-patient/outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and (if travelling in Europe) a copy of **your** European Health Insurance Card (EHIC).
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Medical Assistance Service.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.

- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Details of any travel, private medical or other insurance under which **you** could also claim.

Section 3 – Disruption or delay to travel plans

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Tour operator's cancellation invoice or unused flight tickets.
- Confirmation from the carrier of the reason and duration of **your** delay.
- Confirmation from a garage/motoring organisation that breakdown assistance was provided.
- Evidence of service history and/or MOT history for **your** vehicle.
- Confirmation of the delay to **public transport** from the company involved.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.

Section 4 – Personal belongings and money

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained as soon as **you** are aware of an incident).
- A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours **your personal baggage** was delayed for.

Section 5 – Legal and liability

Section 5a – Legal expenses and assistance

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Details of any travel or other insurance under which **you** could also claim.

To make a claim for Legal Expenses please call **0238 085 7423**.

Section 5b – Personal liability

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Any claim form, summons, or other legal document (as soon as **you** receive them).
- Any reasonable information or help **we** need to deal with the case and **your** claim.

Section 6 – Personal accident

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Detailed medical report from **your** consultant.
- Confirmation of executor or administrator of the estate.
- A copy of a death certificate, where appropriate.

Section 7– Winter sports

(This section is available as an upgrade, if **you** have purchased this upgrade this will be shown in **your** schedule of insurance).

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your** trip.
- Tour Operator's cancellation invoice or unused flight tickets.
- 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.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements. for items Lost, stolen or damaged.
- Repair report where applicable.

Table of benefits

Table of benefits

This table shows the maximum **you** can claim for each section, these limits are per person unless otherwise stated.

Section	Limit
Excess	£100 per person (max 2)
Section 1 Cancellation or cutting short your trip	
Cancellation or cutting short your trip	£2,000
Section 2 Emergency medical and repatriation expenses	
Medical emergency and repatriation expenses	£5,000,000
Emergency dental	£400
Section 3 Disruption or delay to travel plans	
Missed Departure	£400
Travel Disruption	£2,000
Section 4 Personal belongings and money	
Baggage	£1,000
Single article limit	£150
Valuables (This will be deducted from your baggage limit)	£200
Replacement personal money and important documents	£200
Cash	£200
Cash (if under 16)	£50
Travel and accommodation expenses incurred when replacing important documents	£100

Table of benefits *continued*

Section	Limit
Section 5 Legal and liability	
Legal expenses and assistance [†] (the maximum we will pay is double this amount if the policy covers two or more people)	£50,000
Personal liability	£2,000,000
Section 6 Personal accident	
Permanent total disablement or loss of limb/eye [†]	£10,000
Death [†]	£10,000 (£2,000 if aged 15 and under)
Section 7 Winter sports (This section is optional, if you have purchased this cover it will be shown on your policy schedule)	
Ski equipment (owned)	£500
Ski equipment single item limit	£150
Ski equipment (hired)	£250
Hire of Ski equipment [†]	£300

[†] No **excess** is applicable for sections marked

Exclusions and conditions

General conditions applying to **your** policy.

1. **We** may not pay **your** claim if **you** do not:

- Take all possible care to safeguard against **accident**, injury, loss, damage or theft.
- Give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible.
- Pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim.
- Provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification and details of **your** household insurance).

2. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.

3. The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional premium before making a change to **your** policy.

4. **You** must start each **trip** from **your home** in the **UK** and return to **your home** in the **UK** at the end of each **trip**.

5. **You** agree that **we** can:

- Make **your** policy void where any claim is proven to be fraudulent.
- Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** have supplied at inception of **your** policy and other information relating to a claim, may be provided to the register participants.
- Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.
- Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
- Take over proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
- Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **your** prior approval.

6. **We** will not pay **you** more than the amounts shown in the policy limits and **excesses** section, these are subject to per person and per **trip** limits (unless otherwise stated).

Exclusions and conditions *continued*

7. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.
8. **We** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **us** to:
 - Any sanctions, prohibitions or restrictions under United Nations resolutions; or
 - The trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
4. **Your** inability to travel due to **your** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**.
5. Events which are caused by any of the following which were already taking place at the beginning of any **trip** or prior to purchasing **your** policy or booking **your trip** (whichever is later):
 - War
 - Civil war
 - Warlike operations (whether war be declared or not)
 - Civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power
 - Revolution
 - Invasion
 - Acts of foreign enemies
 - Hostilities
 - Rebellion
 - **Terrorist action**
 - Insurrection

General exclusions applying to your policy

Your policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Pre-existing **medical conditions** as described in the Pre-existing **medical conditions** section.
2. Any claims where **you** were not fit to undertake **your trip** when booking **your trip** or purchasing **your** policy whichever is the later.
3. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.

Nuclear, chemical or biological attack.

Exclusions and conditions *continued*

6. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which **you** are travelling has advised against all travel (cover will be excluded under all sections other than claims arising from new FCO advice resulting in **you** not being able to travel or **cutting short** the **trip** before completion, as provided for under Section 1 – Cancelling or cutting short a trip). *For example if **you** book a **trip** to an area the FCO has advised against all travel and that advice was in place when **you** booked and **you** have to claim, no cover will be in place.*
7. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
8. Engaging in sports or activities which are not covered in **your** policy. There are many sports and activities which are covered as standard under the policy, please refer to the Sports and activities section.
9. **Your** wilfully self-inflicted injury or illness, suicide or attempted suicide.
10. **You** are not covered for any claim arising directly or indirectly from:
 - **Your** consumption of alcohol, drugs and/or solvents impairing **your** physical ability and/or judgement;
 - **You** abusing alcohol, drugs and/or solvents;
 - **You** suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal.
11. **You** putting **yourself** at needless risk (except in an attempt to save human life).
12. **Your** own unlawful action or any criminal proceedings against **you**.
13. **Your** work involving manual work, electrical and construction work or use of power tools or machinery unless **you** have contacted **us** and **we** have agreed otherwise.
14. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance, this includes any claim for loss of enjoyment for any **trip**. *Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, loss of earnings following injury, illness or disease or not being able to enjoy the **trip** due to poor weather.*
15. Any amount recoverable from any other source.
16. **You** gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times. When travelling **you** must adhere to the guidelines issued for controlled areas, swimming pools etc.

Exclusions and conditions *continued*

17. **You** climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any part of any building to another (apart from stairs, ramps or walkways) and falling, regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
18. Driving any motorised vehicle unless it is listed as covered under the Sports and other activities section. When driving **you** must hold a valid licence for that vehicle. In addition, any claim where **you** are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle, regardless if riding as a passenger or driver.
19. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
20. Any person not insured or named on this policy. This policy is not intended to cover any costs which relate to anybody not insured on this policy; with this in mind please ensure that all persons travelling have sufficient insurance to cover their needs. This applies even where **you** have paid for the additional costs, for example, if **you** have paid for another person's travel or accommodation costs. The only exception to this is if cover is agreed for someone to remain with **you** in the event of an illness or injury and the Medical Assistance team agree for another person to remain with **you**.
21. **We** will not pay any claim **you** have for any **trip** where a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite which **you** still travel.
22. Any claim which happens during a **trip home**.

Section 1 – Cancelling or cutting short a trip

Section 1 – Cancelling or cutting short a trip

Introduction

The purpose of this section is to help **you** if **you** need to cancel or **cut short your trip** as a result of one of the reasons listed under the heading of 'What is covered'. However, under certain circumstances, **your** tour operator or transport provider may be responsible for refunding **your** costs. If the loss **you** have suffered is covered by **your** tour operator or transport provider **we** will not provide cover for it under this policy. **You** may also be covered by **your** credit/debit card provider under the Consumer Credit Act if the services **you've** paid for are not provided as agreed e.g. if company becomes insolvent.

For further information on the cover provided by **your** tour operator, **your** airline or **your** credit card provider please contact them directly.

European Union (EU) Regulation

European Union (EU) Regulation establishes the minimum rights for air passengers to ensure they are treated fairly and **you** may be entitled to compensation from **your** airline in the event of one of the following:

1. Denied Boarding – Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight – Has **your** flight been cancelled?
3. Long Delays – Has **your** flight been delayed for two hours or more?
4. Baggage – Has **your** checked-in baggage been damaged, delayed or lost?
5. Injury and Death by Accident(s) – Have **you** been injured during **your** flight?
6. Package Holidays – Did **you** get what **you** booked?

For full details of **your** entitlements, visit <http://ec.europa.eu/transport/themes/passengers/air/>

Section 1 – Cancelling or cutting short a trip *continued*

What is covered

We will pay **you** up to the amount shown in **your** policy schedule for **your** proportion only of **your** irrecoverable unused travel and accommodation costs and other **pre-paid charges** if **you** need to cancel or **cut short your trip** following any of the reasons which are shown in the table below.

If **you** need to cancel or **cut short your trip**, any **pre-paid charges** relating to Winter sports will only be covered if **you** have paid the premium for the additional cover.

	Cover for cancelling a trip	Cover for having to cut short your trip
The death, injury due to an accident , illness, disease or pregnancy complication of you , your travel companion , your close relative or your colleague	✓	✓
You or your travel companion being called as a witness at a Court of Law, for jury service or the Police or other authorities requesting you to stay at or return home	✓	✓
Redundancy of you or your travel companion	✓	✓
You or your travel companion have leave withdrawn and are a member of the Armed Forces (including reserves and territorial), Emergency Services, medical or nursing professions (in the public sector) or senior employees of the Government	✓	✓
The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country in which you are travelling advising against all travel or all but essential travel to the area you are travelling to/in	X	✓
Insolvency of the accommodation providers or their booking agents or catastrophe	X	✓

Section 1 – Cancelling or cutting short a trip *continued*

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must get the prior approval of the Emergency Medical Assistance Service to confirm it is necessary to return **home** prior to having to **cut short your trip** for any of the reasons listed above.
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.

What is not covered

1. The **excess**.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the Claims evidence section.
3. Circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to cancelling or **cutting short the trip**.
4. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** following **cutting short your trip**. In addition, if **you** have not purchased a return ticket, **we** will

deduct the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have incurred whilst returning **you** to **your home**.

5. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
6. **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.
7. Any claims for **redundancy** that are voluntary, including compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
8. Costs paid for using any reward scheme (for example Avios or supermarket loyalty points) unless evidence of specific monetary value can be provided.
9. Any property maintenance costs or fees incurred by **you** as part of **your** involvement of a Timeshare or Holiday Property Bond scheme.
10. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
 - c) **Your** credit or debit card provider or Paypal.

Section 1 – Cancelling or cutting short a trip *continued*

11. Stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from unless **you** have declared them to **us** (and **we** have confirmed cover in writing) or in the case of a new diagnosis **you** are under the care of a Community Mental Health Team or a consultant specialising in the relevant field.
12. Denied boarding due to **your** anti-social behaviour, drug use, alcohol or solvent abuse or **your** inability to provide valid **important documents** or other documentation required by the **public transport** operator or their handling agents.
13. Pregnancy, without any accompanying **pregnancy complication**. This policy excludes any costs incurred because of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
14. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.

Section 2 – Medical emergency and repatriation expenses

Section 2 – Medical emergency and repatriation expenses

Introduction

The purpose of this section is to help **you** if you require unforeseen emergency medical treatment whilst on a **trip**. Under certain circumstances, **you** may be covered by a Reciprocal Health Agreement, **you** can find out more about these under the Reciprocal Health Agreement Section.

What is covered

We will pay **you** up to the amounts shown in **your** policy schedule for the following expenses which are necessarily incurred during a **trip** due to **you** suffering unforeseen injury due to an **accident**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and medical fees and charges incurred outside of **your home area**.
2. Emergency dental treatment incurred outside of **your home area** for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth if they are causing pain only up to amounts shown in **your** policy schedule.
3. Costs of telephone calls to and from the Emergency Medical Assistance Service notifying and dealing with the problem of which **you** are able to provide evidence.

4. The cost of taxi fares for **you** travel to or from hospital relating to **you** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you**.
5. If **you** die outside **your home area** the cost of funeral expenses abroad plus the cost of returning **your** ashes or **your** body to **your home**.
6. Additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date.
This includes, with the prior authorisation of the Emergency Medical Assistance Service, reasonable additional transport and/or accommodation expenses for a **travelling companion**, friend or **close relative** to stay with **you** or travel to **you** from the **UK** or escort **you home**. Also additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.
7. With the prior authorisation of the Emergency Medical Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Emergency Medical Assistance Service agree otherwise. If the Emergency Medical Assistance Service confirm an alternative method of travel is required this will only apply for the ill or injured **insured person**.

Section 2 – Medical emergency and repatriation expenses *continued*

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must tell the Emergency Medical Assistance Service as soon as possible of any injury due to an **accident**, illness or disease which requires **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. If **you** suffer injury due to an **accident**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **UK** at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by 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.
3. This is not a private medical insurance policy. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will not provide any cover under the following sections:

- Section 1 – Cancelling or cutting short a trip
- Section 2 – Medical emergency and repatriation expenses
- Section 6 – Personal accident

We will then refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area**. Cover for **you** under all other sections will continue for the remainder of **your trip**.

What is not covered

1. The **excess**.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the Claims evidence section.
3. Any claim caused by participating in a sport or activity where the policy doesn't cover the sport or activity which **you** are taking part in.
4. Any claim caused by participating in a Winter sports activity unless **you** have purchased the upgrade and it is shown as purchased in **your** schedule.
5. Pregnancy, without any accompanying **pregnancy complication**. This policy excludes any costs incurred because of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, accident, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

Section 2 – Medical emergency and repatriation expenses *continued*

6. **Pre-existing medical conditions** as described in the Pre-existing **medical conditions** section unless **we** have agreed in writing to cover **you**.
 7. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** following **cutting short your trip** or had to extend **your trip**. In addition, if **you** have not purchased a return ticket, **we** will deduct the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have incurred whilst returning **you** to **your home**.
 8. Any claims arising directly or indirectly from:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the injury due to an **accident** or illness which necessitated **your** admittance into hospital.
 - b) Any expenses which are not usual, reasonable or customary to treat **your** injury due to an **accident**, illness or disease.
 - c) Any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - d) Expenses incurred in obtaining, replenishing or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued whilst on **your trip**. Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.
 - e) Additional costs arising from single or private room accommodation.
 - f) Treatment or services provided by a health spa, convalescent, physiotherapist or nursing home or any rehabilitation centre unless agreed by the Emergency Medical Assistance Service.
 - g) Any costs incurred by **you** to visit another person in hospital or costs incurred by others to visit **you** in hospital.
 - h) Any expenses incurred after **you** have returned to **your home area**.
 - i) Any expenses incurred in the **UK**.
 - j) Expenses incurred because of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
 - k) Any expenses incurred after the date on which **we** attempt to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
 9. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.
- You** should also refer to the Pre-existing medical conditions section.

Section 3 – Disruption or delay to travel plans

Section 3 – Disruption or delay to travel plans

Introduction

The purpose of this section is to help **you** if **you** experience certain disruptions to **your** travel plans and **you** are left out of pocket. However, under certain circumstances, **your** tour operator or transport provider may be responsible for providing assistance and compensation. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator or transport provider **we** will not provide the same cover under this policy. **You** may also be covered by **your** credit/debit card provider under the Consumer Credit Act if the services **you** have paid for are not provided as agreed e.g. if a company becomes insolvent.

European Union (EU) Regulation

European Union (EU) Regulation establishes the minimum rights for air passengers to ensure they are treated fairly and **you** may be entitled to compensation from **your** airline in the event of one of the following:

1. Denied Boarding – Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight – Has **your** flight been cancelled?
3. Long Delays – Has **your** flight been delayed for two hours or more?

4. **Baggage** – Has **your** checked-in **baggage** been damaged, delayed or lost?
5. Injury and Death by Accident(s) – Have **you** been injured during **your** flight?
6. Package Holidays – Did **you** get what **you** booked?

For full details of your entitlements, visit <http://ec.europa.eu/transport/themes/passengers/air/>

What is covered

1. If **you** fail to arrive at the departure point, including any onward connecting flights, in time to board the **public transport** on which **you** are booked to travel due to:
 - a) the failure of other **public transport** or
 - b) an accident to or breakdown of the vehicle in which **you** are travelling or
 - c) an accident, breakdown or an unexpected traffic incident happening which causes an unexpected delay or
 - d) adverse weather conditions,
 - e) strike.

Then **we** will pay **you** up to the amounts shown in **your** policy schedule for reasonable additional accommodation (room only) and **public transport** costs (economy only) so that **you** may continue **your trip**.

Section 3 – Disruption or delay to travel plans *continued*

- We** will pay **you** up to the amount shown in **your** policy schedule for **your** reasonable additional accommodation and **public transport** travel expenses (up to the standard of **your** original booking) so that **you** may continue **your trip** if **your trip** is disrupted due to
 - a catastrophe; or
 - the insolvency of the accommodation provider, transport provider or their booking agents; or
 - the **public transport** on which **you** were booked to travel being cancelled or delayed for at least 12 hours, diverted or redirected after take-off; or
 - **you** are involuntarily denied boarding and no suitable alternative is offered within 12 hours.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

- You** must seek financial compensation, assistance or a refund of **your** costs from **your** travel provider and invoke **your** rights under EU Air Passenger Rights legislation in the event of cancellation or delay of flights if applicable.
- You** must allow enough time to arrive at the departure point and check in for **your** outward or return journey.

What is not covered

- The **excess**.
- Any claim where **you** have been unable to evidence **your** loss, please refer to the Claims evidence section.
- The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
- Any strike or adverse weather that was publicly announced prior to **you** purchasing **your** policy or within seven days of booking any **trip**.

An example of publicly announced adverse weather would be the point which an impending weather event is officially named by the Met Office, Environment Agency or any similar body.

- Any unused or additional costs incurred by **you** which are recoverable from:
 - The providers of the accommodation, their booking agents, travel agent or compensation scheme.
 - The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
 - Your** credit or debit card provider or Paypal.
- Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.

Section 3 – Disruption or delay to travel plans *continued*

7. Claims arising from:
 - a) Breakdown of any vehicle owned by **you** which has not been maintained in accordance with manufacturer's instructions or in the event of an accident or breakdown when repairers report is not provided.
 - b) Any costs incurred due to **you** not planning **your** journey correctly, **you** must allow enough time to complete **your** journey and arrive at the time stipulated by the travel provider.
 - c) Any property maintenance costs or fees incurred by **you** as part of **your** involvement of a Timeshare or Holiday Property Bond scheme are not covered.
8. Any costs associated with rearranging **your** travel plans due to the **public transport** provider changing their scheduled timings which in turn impacts **your** planned itinerary.
10. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.

Section 4 - Personal belongings and money

Section 4 - Personal belongings and money

Introduction

The purpose of this section is to help **you** in the event of something happening to **your** suitcases (or containers of a similar nature), their contents or **your personal money**. Below explains the cover **we** provide if **your** items are lost, stolen or damaged.

What is covered

1. **We** will pay **you** up to the amounts shown in **your** policy schedule for the following items if they are accidentally lost, damaged or stolen whilst on **your trip**:
 - a) **Baggage**
 - b) **Valuables**
 - c) **Personal money** (excluding cash)
 - d) **Cash**
 - e) **Replacement Important documents**

The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown on **your** policy schedule as the single article limit.

If **you** need to claim, **we** will pay **you** based on today's prices minus a deduction for wear and tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** or **valuables**.

2. **We** will pay **you** up to the amount shown in **your** policy schedule for travel and accommodation expenses incurred when obtaining a replacement of **your important documents** which have been lost, damaged or stolen whilst outside of **your home area**.

*The intention of this is to help pay for travel and accommodation costs in getting to the embassy to obtain suitable replacements/ an alternative flight **home**. **You** must check whether any temporary documentation will enable **you** to continue **your** planned **trip**.*

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the Police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

Section 4 - Personal belongings and money *continued*

3. If any items are lost, stolen or damaged whilst in the care of an airline **you** must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.

What is not covered

1. The **excess**.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the Claims evidence section.
3. Any claims for ski equipment (please refer to Section 7 – Winter sports if you have paid the premium for the additional cover).
4. Loss, theft of or damage to **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.
5. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless it is locked out of sight in a secure **baggage** area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
6. Loss, theft or damage:
 - a) Due to delay, confiscation or detention by customs or any other authority
 - b) Due to depreciation (loss in value) or variations in exchange rate
 - c) To motor accessories (excluding keys which are covered only for a car which is owned by **you**)
 - d) Caused by wear and tear, or
 - e) Mechanical or electrical breakdown.
7. Loss or damage due to depreciation (loss in value), variations in exchange rate.
8. Loss, theft or damage to any equipment associated with a sport or activity which is not covered by your policy.
9. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.

Section 5 – Legal and liability

Section 5 – Legal and liability

Introduction

This section is split into two parts.

The purpose of the Legal expenses and assistance section is to help **you** in the event **you** need to claim compensation if someone else causes **you** illness, injury or death.

The purpose of the Personal liability section is to help **you** in the event **you** are found liable for damage to someone else's property or cause another person illness, injury or death.

Section 5a – Legal expenses and assistance

Introduction

The purpose of this section is to provide **you** with legal assistance to pursue a claim for compensation if **you** suffer an injury, illness or death.

Words with special meanings in this section (*which are shown in italics*)

Lawyer

– means the legal representative or other appropriately qualified person acting for **you**. **You** have the right to choose the lawyer acting for **you** in the following circumstances:

- a) Upon the commencement of court proceedings to pursue **your** claim in the UK.
- b) Should any conflict of interest or dispute over settlement arise.

What is covered

We will pay up to the amounts shown in the schedule of benefits for legal costs to pursue a civil action for compensation, against someone else who causes **you** injury due to an **accident**, 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 the amount shown in the schedule of benefits.

Prospects of success

We will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced **we** or **you** may request a second opinion from an independent *lawyer*. If **you** seek independent legal advice any costs incurred will not be covered by this policy.

Section 5 – Legal and liability *continued*

If the independent *lawyer* agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

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** may include a claim for **our** legal costs and other related expenses.
5. **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

1. Legal costs and expenses incurred in pursuit of any claim against **us**, **our** appointed agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
2. Legal costs and expenses incurred prior to **our** written acceptance of the case.
3. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
4. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
5. Legal costs and expenses incurred if an action is brought in more than one country.
6. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
7. The costs of any appeal.
8. Claims by **you** other than in **your** private capacity.
9. Anything mentioned in What is not covered applicable to all sections of the policy.

To make a claim under this section please call 0238 085 7423.

Section 5 – Legal and liability *continued*

Section 5b – Personal liability

What is covered

We will pay **you** up to the amount shown in **your** policy schedule (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 for accidental:

1. Injury due to an **accident**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you**.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **you**, a **close relative** and/or anyone in **your** employment 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 result in a claim as soon as possible.
2. **You** must send **us** every court claim form, 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** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will 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 providing they comply with the terms and conditions outlined in this policy.

What is not covered

1. The **excess** except for claims under Section 5a – Legal expenses and assistance.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the Claims evidence section.
3. 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).

Section 5 – Legal and liability *continued*

- d) The transmission of any contagious or infectious disease or virus.
 - e) **Your** ownership, care, custody or control of any animal.
 - f) Any claim where the incident occurred within the **UK**.
4. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.

Section 6 – Personal accident

Section 6 – Personal accident

Introduction

The purpose of this section is to provide **you** with a financial lump sum in the event **you** suffer *permanent total disablement, loss of sight, loss of a limb* or death due to an **accident** during **your trip**. This section will not be applicable if **you** suffer any of the above as the result of an illness.

Words with special meanings in this section (*which are shown in italics*)

Loss of limb

Loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

Permanent total disablement

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **your** life and as certified by a registered **medical practitioner**, to the reasonable satisfaction of **our** Chief Medical Officer, and which prevents **you** from engaging in any work or occupation for remuneration or profit.

Loss of sight

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

- a) in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

What is covered

We will pay one of the benefits shown in **your** policy schedule if **you** sustain injury due to an **accident** which shall solely and independently of any other cause, result within two years either in

1. **your** death,
2. *loss of limb*,
3. *loss of sight or permanent total disablement*.

Special conditions relating to claims

1. **Our medical practitioner** may examine **you** as often as they consider reasonably necessary if **you** make a claim.

Section 6 – Personal accident *continued*

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the Claims evidence section.
2. Benefit is not payable to **you**:
 - a) Under more than one of benefit 1, 2 or 3 of the What is covered section.
 - b) Under benefit 2 if the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%).
 - c) Under benefit 3 until one year after the date **you** sustain injury due to an **accident**.
3. Benefit 1 will be paid to the deceased **insured person's** estate.
4. No payment will be made for **insured persons** aged 65 years or older under *Loss of one or more limbs and/or loss of sight in both eyes or Permanent total disablement*.
5. No payment will be made if **you** sustain injury whilst participating in an activity that is not covered by this policy.
6. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.

Section 7 – Winter sports

Section 7 – Winter sports (only purchased if shown on your policy schedule)

Introduction

This section is available to purchase as an optional upgrade.

The purpose of this section is to provide cover specifically for a Winter sports **trip** that involves activities or sports that are played on snow or ice. It's important to check the list of covered activities at the end of this section below to ensure that any activities that **you** plan to participate in as part of **your** Winter sports **trip** are covered. The policy will not cover any professional sports or entertainment and racing events.

Cover is available only if the Winter sports section is shown as purchased in **your** policy schedule and the additional premium has been paid.

By purchasing Winter Sports cover **you** are allowed up to 17 days in total of winter sporting activities within the **insurance period**.

The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown on **your** policy schedule as the single article limit.

What is covered

We will pay **you** up to the amounts shown in **your** policy schedule for:

1. The accidental loss of, theft of or damage to **your** own **ski equipment** (reduced to the amount shown in **your** policy schedule for hired **ski equipment**).
2. The cost of hiring replacement **ski equipment** if **your** own **ski equipment** is lost, stolen or damaged (including temporary loss in transit for more than 24 hours).

If **you** have purchased Winter sports, cover is provided for up to 17 days in total for Winter sports within the **insurance period**.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a crime reference number or incident report of the loss, theft or attempted theft of **your** own **ski equipment**.
2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

Section 7 – Winter sports *continued*

What is not covered

1. The **excess** (except for claims under point 2 of What is covered).
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the Claims evidence section.
3. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle at any time unless it is locked out of sight in a secure **baggage** area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
4. Loss, theft or damage:
 - a) due to delay, confiscation or detention by customs or any other authority
 - b) due to depreciation (loss in value) or variations in exchange rate
 - c) to motor accessories (excluding keys which are covered only for a car which is owned by **you**)
 - d) caused by wear and tear, or
 - e) mechanical or electrical breakdown.
5. Anything mentioned in the General exclusions applicable to all sections of the policy.

The following sports and activities are only covered if the Winter sports option is shown as purchased in **your** policy schedule.

No cover under Section 5 – Legal and liability for those sports or activities marked with *

- Ice hockey
- Ice skating
- Kick sledging
- Ski – blading
- *Ski – dooing'
- Skiing on piste**
- Skiing – mono
- Skiing Nordic
- Skiing – off piste within resort boundaries**
- Sledging
- *Sledging/sleigh riding as a passenger (pulled by dogs, horses or reindeer)
- Snow biking
- Snow boarding on piste**
- Snow boarding – off piste within resort boundaries**
- Snow bobbing
- *Snow carting
- *Snow mobiling
- Snow shoe walking
- Tobogganing

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

Complaints procedure

Complaints procedure

You have the right to expect the best possible service and support. If **we** have not delivered the service **you** expected or **you** are concerned with the service provided, **we** would like the opportunity to put things right. The following will help **us** understand **your** concerns and give **you** a fair response.

If **your** complaint relates to a claim, or the sale or cover provided under **your** policy, please contact **us** as follows:

Complaints resolution



Civic Drive
Ipswich
IP1 2AN



customercare.INS@axa-insurance.co.uk

All sales complaints:



Tel: 0800 015 0980

All claims complaints:



Tel: 01473 388314

For all legal expenses complaints:



Tel: 0238 085 7423

Complaints procedure *continued*

When **you** contact **us**, please have the following ready:

- **Your** name, address and postcode, telephone number and email address (if **you** have one).
- **Your** policy number and/or claim number and the type of policy **you** hold.
- The reason for **your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

What to do if you are still not satisfied

If **you** are still not satisfied once **you** have received **our** response, then **you** may be able to refer **your** complaint to the Financial Ombudsman Service. **You** must approach the Financial Ombudsman Service within six months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in the final response.

The Financial Ombudsman Service



Exchange Tower
London
E14 9SR



Telephone: **0300 123 9123** or **0800 023 4567**
Fax: **020 7964 1001**



Email: **complaint.info@financial-ombudsman.org.uk**
Website: **www.financial-ombudsman.org.uk**

We must accept the Ombudsman's final decision, but **you** are not bound by it and may take further action if **you** wish.

Your rights as a customer to take legal action are unaffected by **our** complaints procedure. However, the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Data protection notice and fraud

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.

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

Inaccurate data

If **you** believe that **we** are holding inaccurate information about **you**, please contact the team responsible for administering **your** policy and they will correct any errors.

Telephone calls

Please note that for **our** mutual protection telephone calls to AXA Insurance UK plc may be monitored and/or recorded.

Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the police;
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
 - Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;
 - Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to.

Important telephone numbers

Important telephone numbers



All claims except legal expenses 0330 058 2986

Legal expenses only 0238 085 7423

Emergency and medical service from anywhere in the world **+44 1473 356274**

From the **United Kingdom 01473 356274**

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Calls may be monitored and recorded. The European Commission has provided an Online Dispute Resolution Service for logging complaints.

The ODR service can be reached through <http://ec.europa.eu/odr>