



directtravel
insurance services

Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF

Your travel insurance policy

Annual multi-trip and
single-trip travel insurance
for holiday and business travel

Claims Enquiries
TEL 0845 607 6801

Sales and Enquiries
TEL 0845 605 2500

Underwritten by
AXA Insurance UK plc.

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Your travel insurance policy summary

Underwritten by AXA Insurance UK plc

This policy summary does not contain full details and conditions of your insurance - these are located in your policy wording.

Type of Insurance and Cover

This policy meets the demands and needs of individuals requiring travel insurance for single or annual multi-trips for holiday travel and business travel - Please refer to your policy schedule for your selected cover.

Some winter sports, dangerous activities and golf equipment (refer to 'Definition of words' in the policy document) may also be included – Your policy schedule will show if you selected these options.

Personal possessions and personal and business money cover may also be included – Your policy schedule will show if you selected these options.

Conditions

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

If your health changes after you have purchased your policy, you must telephone Direct Travel Insurance to make sure that your cover is not affected.

If you are taken into hospital, or think you may have to come home early because of illness or accident, you must tell AXA Assistance immediately.

For annual multi-trip cover your journeys last no more than:

30 days Standard cover

45 days Premier cover

62 days Premier Plus cover

31 days Senior Citizens cover

(21 days if you are not the lead traveller and are travelling independently).

Features and Benefits

Cancellation/Curtailment - Section 1

If you have to cancel or cut short your holiday due to illness, bereavement or other circumstances detailed in the policy wording.

Policy type	Cover	Excess
Standard	£3,000	£50
Premier	£4,000	£50
Premier Plus and Senior Citizens	£6,000	£35

Medical Emergency, Repatriation and Associated Expenses - Section 2

24-hour emergency assistance, search and mountain rescue, direct payment of hospital bills and repatriation when necessary.

Policy type	Cover	Excess
Standard	£10,000,000	£50
Premier	£10,000,000	£50
Premier Plus and Senior Citizens	£10,000,000	£35

Hospital Benefit - Section 2

Cash benefit for each 24-hour period that you are in hospital.

Policy type	Cover	Excess
Standard	£1,000 - £15 per day	NIL
Premier	£1,000 - £20 per day	NIL
Premier Plus and Senior Citizens	£2,000 - £25 per day	NIL

Emergency Dental Treatment - Section 2

For emergency dental treatment to relieve sudden pain.

Policy type	Cover	Excess
Standard	£200	£50
Premier	£200	£50
Premier Plus and Senior Citizens	£500	£35

Personal Possessions - Section 3

If your baggage is damaged, stolen, lost or destroyed. Your policy schedule will show if you have selected this option.

Policy type	Cover	Single Article/ Valuables limit	Excess
Standard	£1,500	£200/£200	£50
Premier	£1,500	£250/£300	£50
Premier Plus and Senior Citizens	£3,000	£300/£500	£35

Business Samples - Section 3

If your business samples are damaged, stolen, lost or destroyed when you are on a business trip. This cover is in place if you have selected personal possessions cover and this is shown on your policy schedule.

Policy type	Cover	Excess
Standard	NIL	N/A
Premier	NIL	N/A
Premier Plus and Senior Citizens	£500	£35

Personal Money (benefits reduced for children) - Section 4

If your money is lost or stolen from your person, locked accommodation or safety deposit box. Your policy schedule will show if you have selected this option.

Policy type	Cover	Cash Limit	Excess
Standard	£500	£200	£50
Premier	£500	£250	£50
Premier Plus and Senior Citizens	£500	£350	£35

Loss of Passport - Section 5

To replace your passport if it is lost, stolen or destroyed.

Policy type	Cover	Excess
Standard	£250	NIL
Premier	£300	NIL
Premier Plus and Senior Citizens	£500	NIL

Delayed Personal Possessions - Section 5

To replace essential items if your baggage is lost or stolen on your outward journey for more than 12 hours.

Policy type	Cover	Excess
Standard	£100 (after 12 hours)	NIL
Premier	£350 (£150 after 12 hours)	NIL
Premier Plus and Senior Citizens	£450 (£150 after 12 hours)	NIL

Personal Accident - Section 6

Compensation following an accident:

Resulting in death.

Policy type	Cover	Excess
Standard	£5,000 (£1,000 if under 19)	NIL
Premier	£10,000 (£2,500 if under 19)	NIL
Premier Plus and Senior Citizens	£30,000 (£3,000 if under 19 or over 65)	NIL

Resulting in loss of sight or loss of limbs.

Standard	£15,000	NIL
Premier	£30,000	NIL
Premier Plus and Senior Citizens	£75,000	NIL

Resulting in permanent total disablement.

Standard	£15,000	NIL
Premier	£30,000	NIL
Premier Plus and Senior Citizens	£75,000 (NIL if over 65)	NIL

Missed Departure (excluding trips solely within UK) - Section 7

If you do not get to your departure point because public transport does not run to its timetable or the vehicle you are travelling in has an accident or breaks down.

Policy type	Cover	Excess
Standard	£600	NIL
Premier	£600	NIL
Premier Plus and Senior Citizens	£1,000	NIL

Delayed Departure - Section 8

If the aircraft, sea vessel, train or coach on which you are booked to travel is delayed at its departure point by more than 12 hours.

Policy type	Cover	Excess
Standard	£100 (£20 after 12 hrs)	NIL
Premier	£200 (£20 after 12 hrs)	NIL
Premier Plus and Senior Citizens	£350 (£35 after 12 hrs)	NIL

Abandonment - Section 8

After a delay of 12 hours if you decide to abandon your holiday before you leave the United Kingdom.

Policy type	Cover	Excess
Standard	£3,000	£50
Premier	£4,000	£50
Premier Plus and Senior Citizens	£6,000	£35

Personal Liability - Section 9

If you accidentally injure someone or damage their property cover is provided for costs you are legally liable for (this cover does not apply if you are driving a motor vehicle).

Policy type	Cover	Excess
Standard	£2,000,000	£100
Premier	£2,000,000	£100
Premier Plus and Senior Citizens	£2,000,000	£100

Legal Advice - Section 10

Legal assistance to pursue legal action as a result of death, illness or injury during your journey or one-way trip.

Policy type	Cover	Excess
Standard	£50,000	NIL
Premier	£50,000	NIL
Premier Plus and Senior Citizens	£50,000	NIL

Catastrophe - Section 12

Extra accommodation and transport costs if you cannot use your booked accommodation as a result of fire, flood, earthquake or storm.

Policy type	Cover	Excess
Standard	NIL	N/A
Premier	£200	NIL
Premier Plus and Senior Citizens	£1,000	NIL

Hijack - Section 13

We will pay £100 for each 24-hour period you are held illegally against your will.

Policy type	Cover	Excess
Standard	NIL	N/A
Premier	NIL	N/A
Premier Plus and Senior Citizens	£1,000	NIL

Mugging - Section 13

If you receive bodily injury and require medical treatment following a violent and threatening attack we will pay you £100 compensation and up to £50 for each 24-hour period you spend as an inpatient.

Policy type	Cover	Excess
Standard	NIL	N/A
Premier	NIL	N/A
Premier Plus and Senior Citizens	£1,000	NIL

Replacement Employee Cover - Section 14

Costs for a business colleague to take over your unfinished work abroad due to death, injury or illness.

Policy type	Cover	Excess
Standard	NIL	N/A
Premier	NIL	N/A
Premier Plus and Senior Citizens	£1,500	NIL

Concierge Service - Included for Premier Plus and Senior Citizens policies only

Advice and access to a comprehensive range of business and leisure services before and during your journey.

If you have purchased a Premier, Premier Plus or Senior Citizens annual multi-trip policy or you have selected winter sports cover and this is shown on your policy schedule, you will also be covered for:

Ski equipment, ski pass and ski equipment hire - Section 15

If your ski equipment is damaged, stolen, lost or destroyed.

Policy type	Cover	Excess
Premier	£400 (£300 for hired equipment)	£50
Premier Plus and Senior Citizens	£1,000 (£500 for hired equipment)	£35

To hire winter sports equipment if your own is lost, stolen, destroyed or delayed on your outward journey for more than 12 hours.

Premier	£400 (£20 per day)	NIL
Premier Plus and Senior Citizens	£500 (£25 per day)	NIL

If your ski pass is lost or stolen, cover will be provided under Section 4.

Premier	£500	£50
Premier Plus and Senior Citizens	£500	£35

Ski/Snowboard pack - Section 16

If you cannot use your prepaid ski school fees, lift pass and hired ski equipment due to injury or illness.

Policy type	Cover	Excess
Premier	£400 (£20 per day)	NIL
Premier Plus and Senior Citizens	£500 (£25 per day)	NIL

UK Physiotherapy - Section 17

For fees you have to pay to a physiotherapist for continuation of a treatment on your return to the United Kingdom as a result of a winter sports injury during your journey.

Policy type	Cover	Excess
Premier	£350	NIL
Premier Plus and Senior Citizens	£350	NIL

Piste Closure - Section 18

If 80% of the ski lifts and ski schools are closed and you cannot participate in winter sports because there is not enough snow, too much snow or high winds.

Policy type	Cover	Excess
Premier	£300 (£15 per day)	NIL
Premier Plus and Senior Citizens	£500 (£30 per day)	NIL

Avalanche Closure - Section 19

Extra accommodation and transport costs to get you to your destination or back home.

Policy type	Cover	Excess
Premier	£125 (£25 per day)	NIL
Premier Plus and Senior Citizens	£500 (£50 per day)	NIL

If you have purchased golf equipment and green fees cover and this is shown on your policy schedule, you will also be covered for:

Golf equipment and Golf equipment hire - Section 20

If your golf equipment is damaged, stolen, lost or destroyed.

Policy type	Cover	Excess
Premier	£2,000	£50
Premier Plus and Senior Citizens	£2,000	£35

To hire golf equipment if your own is lost, stolen, destroyed or delayed on your outward journey for more than 12 hours.

Premier, Premier Plus and Senior Citizens	£350 (£50 per day)	NIL
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Green Fees - Section 21

If you are unable to use your prepaid green fees due to injury or illness.

Premier, Premier Plus and Senior Citizens	£350 (£50 per day)	NIL
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Significant or unusual exclusions or limitations:

- The standard excesses will be shown within your policy wording.

General exclusions:

- War risks, riot/civil commotion, terrorism (except under Sections **2**, **6** and **13** unless caused by nuclear, chemical or biological attack), radioactive contamination.
- Travel to any country or specific area or event to which the Foreign and Commonwealth Office or World Health Organisation has advised the public not to travel to.
- Travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft) unless any necessary extra premium has been paid for this cover.
- Suicide, self-inflicted injury, solvent, drug or alcohol abuse.
- For single trip cover, any winter sports or dangerous activity unless any necessary additional premium has been paid. For Standard annual multi-trip cover, any winter sports or dangerous activity unless any necessary additional premium has been paid.
- For Premier, Premier Plus and Senior Citizens annual multi-trip cover, any dangerous activity unless any necessary additional premium has been paid and winter sports for greater than 17 days for each journey.
- The exclusion of all pre-existing medical conditions.
- Pregnancy if the mother is due to give birth within 12 weeks of the end of the journey or one-way trip.

Exclusions:

Exclusions under Cancellation or curtailment charges – Section 1:

- Claims arising from you suffering from stress, anxiety, depression or any other mental or nervous disorder unless the condition has developed since the policy was issued and has been diagnosed by a consultant specialising in the field.
- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Bodily injury or illness unless a medical certificate is supplied.

Exclusions under Medical emergency, repatriation and associated expenses – Section 2:

- Medication in use at the beginning of the journey or one-way trip.
- Medication which is known to be required before your departure.
- Services or treatments which in the opinion of the doctor in attendance can wait until you get back to Great Britain or your home country.

Exclusions under Personal possessions – Section 3:

- Breakage of sports equipment while it is being used, fragile articles, musical instruments, camcorders and other items is excluded – see your policy wording for the full list – unless the damage occurs by fire or accident to the vehicle in which they are being carried.
- Valuables left in a motor vehicle.
- Valuables unless they are on you or locked in a safe, safety deposit box or in your locked accommodation.
- Personal possessions, other than valuables, that are not on you all the time unless they are in your locked accommodation or out of sight in the locked boot or covered luggage area or locked roof box of a locked motor vehicle.
- You will not be covered for a claim if something is lost or stolen and you do not tell the police within 24 hours of discovering the loss and get a report from them.

Exclusions under Personal and business money – Section 4:

- Personal and business money left unattended at any time unless locked in a safe or safety deposit box or in your locked accommodation.
- You will not be covered for a claim if something is lost or stolen and you do not tell the police within 24 hours of discovering the loss and get a report from them.

Exclusions under Loss of passport and delayed personal possessions – Section 5:

- Valuables or your passport left unattended at any time.
- Baggage in an unattended motor vehicle unless it is in the locked boot or covered luggage area of a locked car.

Exclusions under Personal accident – Section 6:

- Anything caused by:
 - a) Any bodily injury that you suffer before your journey begins; or

- b) Your sickness, disease, physical or mental condition that is gradually getting worse.

Exclusions under Missed departure – Section 7:

- Any journey or one-way trip within the United Kingdom not involving a sea crossing.
- Failure of public transport caused by riot, civil commotion, strike or industrial action which began or was announced before you left home.

Exclusions under Delayed departure or abandonment – Section 8:

- You not checking in at the departure point when you should have done.
- Missed connections.
- Any journey or one-way trip within the United Kingdom not involving a sea crossing.
- Failure of public transport caused by riot, civil commotion, strike or industrial action which began or was announced before the start date of your policy or when you booked your trip.

Exclusions under Personal liability – Section 9:

- Anything arising from you owning or using any aircraft, mechanical or motorised vehicles.
- No cover in respect of property owned, hired or borrowed by you.

Exclusions under Legal advice and expenses cover – Section 10:

- Claims against a carrier, travel or holiday agent, tour operator or someone you are travelling with.

Exclusions under Replacement employee cover – Section 14:

- Costs unless you provide a medical certificate confirming you are not able to work.

Exclusions under Ski equipment, ski pass and ski equipment hire - Section 15:

- Ski equipment unless it is on you, in your locked accommodation, in a locked store room, locked to secure racking when available during the day or in the locked boot, roof box or covered luggage area of a locked motor vehicle.

Exclusions under Piste closure – Section 18:

- Any winter sports beginning before 1 December or ending after 31 March.

Duration

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

Cancellation Period

You are free to cancel this policy at anytime.

Claim Notification

To make a claim contact 0845 607 6801.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to The Customer Care Department of AXA Insurance.

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

Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

Direct Travel Insurance and AXA Insurance UK plc. are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme:

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

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

Policy wording

Important

This is **your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the schedule which must be attached to the policy.

In return for having accepted **your** premium **we** will in the event of accident, **bodily injury**, death, illness, disease, loss, theft, damage or other events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy as referred to in **your** schedule. All words and phrases printed in bold on both documents have the same meaning.

Before you travel – Please read the whole of this policy and make sure **you** understand exactly what is and is not covered. It is important because it contains information on how **we** will deal with **your** claim. If **you** have any questions or **you** want extra cover, please contact Direct Travel Insurance immediately.

This policy is only available to **you** if **you** have **your** main **home** in the **United Kingdom** and **you** are registered with a medical practitioner in the **United Kingdom**. All **journeys** must start and end in the **United Kingdom**. All **one-way trips** must start in the **United Kingdom** and end up to 17 days after **you** arrive at **your** final destination.

Age limits -

Standard, Premier and Premier Plus policies - You are not covered on this policy if **you** are 66 or over at the **start date** of the policy.

Senior Citizens policies - You are not covered on this policy if **you** are 76 or over at the **start date** of the policy.

Trip limits –

Annual multi-trip cover:

- As the **main insured person** or another **insured person** travelling with, joining or returning from the **main insured person**, **you** are not covered on this policy for any **journey** which is more than 30 days for Standard cover, 45 days for Premier cover, 62 days for Premier Plus cover or 31 days for Senior Citizens cover;
- As an **insured person** not travelling with, joining or returning from the **main insured person**, **you** are not covered on this policy for any **journey** which is more than 21 days.

Single trip cover:

- Standard and Premier Plus policies - **you** are not covered on this policy for any **journey** or **one-way trip** lasting more than 12 months.
- Senior Citizens policies - **you** are not covered on this policy for any **journey** or **one-way trip** lasting more than 31 days.

Policy excess – One or more excesses may be applicable to **your** claim. Please refer to page 10 for important further details.

Cancellation period - If **you** find that this policy does not meet **your** needs, return the policy and policy schedule to Direct Travel Insurance within 14 days. **Your** premium will be refunded as long as **you** have not travelled and do not intend to make a claim.

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

The schedule and any endorsements are all part of the policy.

AXA Insurance UK plc are authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

You and **we** are free to choose the law applicable to this contract. **Your** policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

Contact phone numbers

AXA Assistance (24-hour medical emergency and travel assistance)	+44 (0) 845 345 2744
AXA Assistance concierge service (Premier Plus and Senior Citizens policies only)	+44 (0) 845 345 6640
AXA Assistance legal advice and expenses cover	01737 815033
AXA Insurance travel claims line	0845 607 6801
Direct Travel Insurance sales and policy enquiries	0845 605 2500

(If **you** are calling from abroad please use the **United Kingdom** international dialling code and miss out the first zero).

Promise of service

What to do if **you** need to make a complaint

We aim to give all **our** customers a first-class service, but if **you** are not happy with **our** service, please do the following:

For all Sections other than Section 10:

Step 1 - Initiating your complaint

Does **your** complaint relate to:

- a) **your** policy
- b) a claim on **your** policy

If a), **you** should first write quoting **your** insurance details to: **Travel Customer Service Dept, AXA Insurance, 1st Floor, Churchill House, Churchill Way, Cardiff, CF10 2TY.**

If b), **you** need to contact whoever is dealing with **your** claim and state **your** complaint.

Step 2 - If you are still unhappy. Should their response be unsatisfactory, ask to speak to a Team Leader at **our** address given above. Where a Team Leader cannot assist **we** will ensure **you** are put into contact with a Manager who will seek to resolve **your** complaint.

Step 3 - Contacting AXA Head Office. If **your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care who will arrange for an investigation on behalf of the Chief Executive: **Customer Care, AXA Insurance, Civic Drive, Ipswich, IP1 2AN** (Phone **01473 205926**; Fax **01473 205101**; Email **customer-care@axa-insurance.co.uk**).

Step 4 - Beyond AXA. If **we** have given **you** our final response and **you** are still dissatisfied **you** may refer **your** case to the **Financial Ombudsman Service (FOS)**. The **FOS** is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted. The Ombudsman can be contacted at: **South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR** (Phone **0845 080 1800**; Fax **020 7964 1001**). If **you** refer the matter to the **FOS**, it will not affect **your** right to take legal action against **us**.

For Section 10:

Step 1 - You should first write quoting **your** insurance details to:

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

Step 2 - If this does not solve **your** problem, please write to the Managing Director at the above address.

Step 3 - If **you** are still not satisfied, **you** can ask the **Financial Ombudsman Service (FOS)** to review **your** case. Their address is: **South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR** (Phone **0845 080 1800**; Fax **020 7964 1001**). The **FOS** can deal with most complaints about **your** insurance policy. **You** have six months from the date of **our** final response to refer the matter to the **FOS**. If **you** refer the matter to the **FOS**, it will not affect **your** right to take legal action against **us**.

Our promise to you

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

To help **us** improve **our** service, **we** may record or monitor telephone calls.

How to claim

Please read 'What to do if **you** need to claim' for each relevant section to ensure **you** meet the claims conditions and collate all the necessary information prior to making **your** claim. To claim, write to **AXA Insurance travel claims, PO Box 742, Lancaster, LA1 1BT** or phone **0845 607 6801** and ask for a claim form. **You** should fill in the form and send it to **us**, together with all the information and documents **we** ask for. The notification must be made within 31 days or as soon as possible thereafter following any **bodily injury**, illness, incident, event, **redundancy** or discovery of any loss or damage which gives rise to the claim under this policy. The Claims Centre is open from Monday to Friday, 09.00 to 17.00 and Saturday 09.00 to 16.00. For legal advice and expenses cover claims, write to **AXA Assistance (UK) Ltd, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR** (Phone **01737 815033**).

Insurance conditions relating to health (for claims under Sections 1 and 2)

PLEASE NOTE THAT THIS POLICY DOES NOT COVER PRE-EXISTING MEDICAL CONDITIONS (See definition of words on page 14).

This insurance is designed to cover **you** for unforeseen accidents and illnesses occurring during the **period of insurance**. **You** must comply with the following conditions to make sure **your** cover is not affected. If **you** do not comply with these conditions **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1 You will not be covered for claims relating to:

- a) any:
 - i) respiratory condition, heart condition, circulatory condition (including hypertension, stroke, transient ischaemic attack), back condition, malignant disease or any psychiatric disorder or mental illness (including stress, anxiety or depression) for which **you** have ever been diagnosed or received treatment;
 - ii) other **medical condition** for which **you** are expecting to receive or have ever received medication, treatment, surgery or investigation in a hospital, clinic or general practitioner's surgery unless fully resolved and no longer requiring medication and/or medical supervision at the time of taking out this policy;
- b) pregnancy or childbirth if **you** are expected to give birth within 12 weeks of the end of the **journey** or **one-way trip**;
- c) any **medical condition** for which **you** have received a terminal prognosis;
- d) any **medical condition** for which **you** are on a waiting list;
- e) any **medical condition** for which **you** know **you** need surgery or treatment;
- f) any **medical condition** for which **you** are awaiting the results from any tests or investigations;
- g) any travel against the advice of **your** doctor or travel that would be against the advice of **your** doctor had **you** sought his/her advice;
- h) travel with the intention or knowledge of obtaining medical treatment (including surgery or investigation) or advice outside of **Great Britain**.

2 You will not be covered for circumstances that **you** are aware of at the time of purchasing this policy if **you** knew that they could reasonably be expected to give rise to a claim.

3 If **your** health changes after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** must telephone Direct Travel Insurance on **0845 605 2500** to make sure **your** cover is not affected. Please note that **your** doctor's decision that **you** are well enough to undertake **your journey** or **one-way trip** does not ensure that **you** will be covered. Please telephone **0845 605 2500** if **you** have any such concerns regarding **your** fitness to travel. In the rare event that **we** are no longer able to provide cover, **we** will refund **you** with the unused portion of **your** premium unless **you** are making a claim.

You should also refer to the General exclusions on page 35.

Policy excesses

Under most sections of **your** policy **you** will have to pay an excess for each and every claim per incident for each **insured person** unless an extra premium has been paid to cancel these excesses.

Section	Amount payable (where applicable)			
	Standard	Premier	Premier Plus	Senior Citizens
Sections 1,2,3,4,8,15 and 20	£50	£50	£35	£35
Section 9	£100	£100	£100	£100

For Sections **1, 2, 3, 4, 15** and **20** and Section **8** Sub section **2** the excess will be limited to twice that shown in the table above where one claim relates to two or more members of the same family covered by this policy and living at the same address or where one incident results in **you** claiming under two or more sections. If the additional premium (excess waiver) has been paid to cancel excesses and this is shown on the policy schedule, **you** will not have to pay any excess.

Geographical areas

Area 1 The **United Kingdom**.

Area 2 Europe, including all countries to the west of the Ural Mountains, islands in the Mediterranean, Morocco, Algeria, Tunisia, Turkey, the Canary Islands, Madeira, the Azores and Iceland.

Area 3 Worldwide, except the United States of America, Canada and the Caribbean Islands.

Area 4 Worldwide, including the United States of America, Canada and the Caribbean Islands.

For European Annual Multi-trip cover - all countries covered by **Areas 1 & 2**.

For Worldwide Annual Multi-trip cover - all countries covered by **Areas 1, 2, 3 & 4**.

24-hour medical emergency, repatriation and travel assistance service, legal advice and expenses cover

See under the headings 'Cancellation or curtailment charges - Section 1', 'Medical emergency, repatriation and associated expenses - Section 2' and 'Legal advice and expenses cover - Section 10' for more information.



Worldwide Emergency

+44 (0) 845 345 2744

24-hour medical emergency and repatriation service

You can use this service outside **your home country** and **Great Britain** during **your journey**.

If a medical problem happens contact AXA Assistance as soon as possible.

Use the appropriate international dialling code for the **United Kingdom** followed by:

Emergency phone number **845 345 2744**; Fax **845 458 9644**

If you have any difficulty contacting this number please telephone **+44 (0) 207 418 0034**

Please give AXA Assistance **your** age and **your** policy schedule number. Say that **you** are insured with Direct Travel Insurance.

AXA Assistance's doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. They provide immediate help to anyone who contacts their medical emergency service helpline.

The service is available if medically necessary and when **you** have a valid proof of insurance. It includes:

- a guarantee to pay hospital or doctors' fees;
- help in different languages;
- repatriation arrangements to send **you home** by land, sea or air and if necessary a nurse or doctor to travel with **you** and if **your** condition needs urgent treatment, an air or road ambulance;
- necessary travel arrangements for other members of **your** party or next-of-kin (if it is covered under this policy);
- an ambulance service to a hospital or nursing home or **your home** when **you** arrive in the **United Kingdom**; and
- search, mountain rescue and evacuation arrangements to a hospital by land, sea or air using an air or road ambulance if necessary.

Travel assistance

This cover is provided and run by AXA Assistance.

You can use this service outside **your home country** and **Great Britain** during **your journey**.

If a problem happens, contact AXA Assistance as soon as possible.

Use the appropriate international dialling code for the **United Kingdom** followed by:

Phone number **845 345 2744**; Fax **845 458 9644**

If you have any difficulty contacting this number please telephone **+44 (0) 207 418 0034**

Please give AXA Assistance **your** age and **your** policy schedule number. Say that **you** are insured with Direct Travel Insurance.

The service includes:

- help to replace lost or stolen tickets and travel documents and they will send **you** to a travel office which provides the replacement service; and
- transferring emergency money from the **United Kingdom** to **you** if **you** cannot use **your** normal banking or financial arrangements locally.

AXA Assistance will only help arrange these services. **You** or a relative or friend in the **United Kingdom** must pay for the tickets, travel documents, emergency funds or any extra costs.

AXA Assistance legal advice and expenses cover

Phone the **United Kingdom** international code followed by **1737 815033** and say that **you** are insured by AXA Insurance UK plc. **You** can call any time day or night. Please be ready to quote **your** insurance details.

Extending the period of cover

If **you** or anyone travelling with **you** cannot finish their **journey** as planned because there is an unavoidable delay to the **public transport** system, **we** will extend **your** cover free of charge until **you** can reasonably finish **your journey**. **We** will also extend **your** cover for death, injury or illness, but **we** or AXA Assistance must authorise **your** extension of cover.

Concierge service

Premier Plus and Senior Citizens Policies only



Concierge Service

+44 (0) 845 345 6640

AXA Assistance will provide **you** with a concierge service with many benefits for business and leisure travellers. AXA Assistance can help **you** with pre-travel advice and information and can provide a range of other services whilst **you** are on **your journey**. AXA Assistance will act on **your** behalf and as an intermediary in locating entertainment tickets and retail items; they can send gifts for **you**, make restaurant reservations and assist **you** in **your** travel arrangements.

You can use this service both before and during **your journey**.

Use the appropriate international dialling code for the **United Kingdom** followed by **845 345 6640**.

Please give AXA Assistance **your** valid policy schedule number. Say that **you** are insured with Direct Travel Insurance.

If **you** need emergency assistance please refer to page 11.

Concierge services and examples of use:

- 1) Business e.g. secretarial services, hotel conference facilities.
- 2) Entertainment e.g. ticket reservations, sporting events, sightseeing information.
- 3) Fine foods and flowers e.g. gift deliveries of champagne and chocolates.
- 4) Hotels and restaurants e.g. restaurant reservations, hotel referrals.
- 5) Information e.g. passport and visa information, weather and currency information.
- 6) Local assistance and referrals e.g. appointments with local services, relay of urgent messages.
- 7) Travel and transportation e.g. luxury car rental, chauffeurs and transfers, ticket reservations.

Conditions relating to use:

- 1 AXA Assistance cannot undertake any request that they consider to be:
 - a) for re-sale, professional or commercial purposes;
 - b) virtually impossible or unfeasible;
 - c) subject to risk e.g. illegal sources;
 - d) a violation of the privacy of another person;
 - e) a violation of national or international laws;
 - f) unethical and/or immoral;
 - g) price-shopping for discounted items.
- 2 When goods or services are purchased on **your** behalf:
 - a) items will be purchased and/or delivered in accordance with national and international regulations;
 - b) **you** will be responsible for customs and excise fees and formalities at all times;
 - c) AXA Assistance recommend that they are insured for mailing and shipping. AXA Assistance will accept no responsibility for any delay, loss, damage or resulting consequences.
- 3 AXA Assistance reserve the right to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, AXA Assistance will endeavour to offer an alternative.
- 4 **You** will be responsible for all costs and expenses related to **your** request. All expenses will be debited, in some cases in advance of purchase, to a payment card that **you** provide, irrespective of the success of the search and/or **your** acceptance of the goods and/or services arranged on **your** behalf.
- 5 AXA Assistance will seek **your** authorisation prior to arranging a service. In some instances **your** written authorisation may be required.
- 6 AXA Assistance will endeavour to use providers which are professionally recognised and in their experience reliable at all times. In those instances where a requested service can only be supplied by a provider that does not meet these criteria, AXA Assistance will inform **you** of the potential risks. Should **you** choose to utilise the services of such a provider, AXA Assistance will accept no liability whatsoever for any risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.
- 7 AXA Assistance will accept no liability arising from any provider that does not fulfil their obligations to **you**.

Extended travel assistance services

Premier Plus and Senior Citizens Policies only



Extended Travel Assistance Services

+44 (0) 845 345 6640

AXA Assistance will provide **you** with an extended travel assistance service with many benefits including advice and information and can provide a range of other services whilst **you** are on **your journey**. AXA Assistance will act on **your** behalf and as an intermediary in locating assistance and services during **your journey** or **one-way trip**.

Please give AXA Assistance **your** valid policy schedule number. Say that **you** are insured with Direct Travel Insurance.

If **you** need emergency assistance please refer to page 11.

Our Extended assistance service comprises:

Medical supplies

AXA Assistance will help **you** in replacing lost drugs or other essential medication, or lost or broken prescription glasses, or contact lenses which are unobtainable overseas. They can also source and deliver compatible blood supplies to **you**.

Baggage tracing service

If **your personal possessions** are lost or misdirected in transit and the carrier has failed to resolve the problem, AXA Assistance will help with tracing and re-delivering them. **You** will need to have **your** baggage tag number available.

Lost credit cards

AXA Assistance will advise the appropriate card issuers if **your** credit or charge cards are lost or stolen on **your journey** or **one-way trip**.

Homecare

What you are covered for

If any of the following happens during **your journey** or **one-way trip**, **we** will arrange for a repairer to call at **your home** to provide assistance and, where necessary, to make emergency repairs:

- a) the failure of domestic gas or electricity supply;
- b) the failure of the internal plumbing or drainage systems;
- c) accidental or criminal damage to exterior locks and doors;
- d) accidental or criminal damage to external buildings and roof;
- e) failure of **your home** heating system;
- f) accidental or criminal damage to exterior fixed glass.

AXA Assistance will keep **you** informed of the progress of any repairs. If upon **your** return **home** an independent assessor considers **your home** uninhabitable, they will provide accommodation for one night in a local hotel for the usual occupants of **your home** for up to £200.

What you are not covered for

- 1 Any circumstances **you** were aware of at the time of buying this policy;
- 2 Any costs arising as a result of failure to service the central heating system in accordance with the manufacturer's instructions;
- 3 De-scaling and any work necessary as a result of hard water deposits;
- 4 Damage incurred in gaining necessary access, or reinstating the fabric of **your home**;
- 5 Damage to the contents of **your home**;
- 6 Claims involving the restoration of services where the fault lies outside the boundary of **your home**;
- 7 Any cost or expense arising out of subsidence, landslip or heave;
- 8 The cost of repairs, spare parts and labour charges other than that as defined in the policy cover;
- 9 Subsequent claims in the event that the original fault has not been properly repaired;
- 10 Any legal liability or consequential loss arising from the provision of or any delay in providing the services to which the policy relates.

You are not covered for anything mentioned in the General exclusions on page 35.

Special conditions relating to the use of the Homecare service

- 1 **You** can call AXA Assistance for help up to seven days after **you** have returned **home** from **your journey** or **one-way trip**.
- 2 **You** will be responsible for payment of all charges associated with the repair, including any call out fee.
- 3 **You** should make arrangements to pay AXA Assistance's repairer at the time the work is carried out.

Definition of words

Below are certain words and phrases that have specific meanings. Whenever these words are shown in bold type in the policy they will have the meaning shown below:

Bodily injury - means an identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means. Injury resulting from **your** unavoidable exposure to the elements shall be deemed to have been caused by **bodily injury**.

Close business associate - means any person who lives in the **United Kingdom** and whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

Close relative - means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner or fiancé(e).

Dangerous activity - any kind of:

- a) professional sporting activity;
- b) sporting activity except: cycle-touring on a defined track, path, road or bridleway, mountain biking (except downhill racing or biking on vertical paths), **scuba diving**, golf, fell walking, fishing, parascending (over water), pony trekking, rambling, snorkeling, swimming, tennis, badminton, squash, bowls, archery or beach games;
- c) racing except racing on foot; or
- d) **winter sports** -
 - i) for Standard policy holders;
 - ii) for Premier, Premier Plus and Senior Citizens annual multi-trip policy holders for more than 17 days for each **journey**;
 - iii) for Premier Plus and Senior Citizens single trip policy holders except when the additional premium has been paid for this cover.

You may be able to cover yourself for an activity that is not listed by contacting Direct Travel Insurance. An extra premium may need to be paid.

Departure point - the airport, port, international train or coach station where **your journey** or **one-way trip** from the **United Kingdom** to **your** destination begins and where the final part of **your journey** back to the **United Kingdom** begins.

Domestic pet - a cat or dog of which **you** are the sole owner.

Golf equipment - golf clubs, golf bag, golf balls, golf trolley and golf shoes and considered as a **pair or set** unless cover is in place for **golf equipment** and green fees.

Great Britain - England, Scotland, Wales, Northern Ireland and the Isle of Man.

Home - the place **you** usually live or work in the **United Kingdom**.

Home country - the country where **you** are registered for income tax purposes.

Insured person, you, your - each person who an insurance premium has been paid for as shown on the policy schedule.

Journey - a holiday or business trip that takes place during the **period of insurance** which begins when **you** leave **your home** or business address (whichever is later) and ends when **you** get back **home** or to a hospital or nursing home in the **United Kingdom** (whichever is earlier). For single-trip policyholders, any other holiday or trip which begins after **you** get back is not covered.

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

Loss of sight - total and permanent **loss of sight** in one or both eyes.

Main insured person - the person shown as the **main insured person** on the policy schedule.

Medical condition - disease, illness, injury, psychiatric disorder or mental illness (including stress, anxiety or depression).

Mugging - a violent attack on **you** that takes place with a view to theft, and is made by person(s) not previously known to **you**.

One-way trip - for single-trip policyholders, a holiday or trip that takes place during the **period of insurance** which begins when **you** leave **your home** and ends up to 17 days after **you** arrive at **your** final destination at which time all cover under this policy ceases and **we** will not be liable for any expenses, fees or charges incurred after this date.

Pair or set - a number of items of **personal possessions** (this does not include **ski equipment** or **golf equipment** where extra cover is in place for **golf equipment** and green fees) that belong together or can be used together.

Period of insurance - cancellation cover as described in Section 1 begins from the **start date** of **your** policy. The cover for all other sections starts at the beginning of **your journey** or **one-way trip** and finishes at the end of **your journey** or **one-way trip** (but, it will not be longer than the period for which the premium has been paid). All Annual multi-trip cover ends 12 months after the **start date**. If **you** have an annual travel policy with Direct Travel Insurance which is going to end during **your journey**, cover will continue on **your** new Direct Travel Insurance policy for the rest of that **journey**, as long as the **start date** immediately follows the end date of the old policy.

Personal and business money - cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets, travel tickets and ski pass (where

cover is in place for **winter sports**), all held for private or business purposes.

Personal possessions - each of **your** suitcases, trunks and similar containers (including their contents), business samples (when on a business trip), and other articles which belong to **you** (or for which **you** are legally responsible) (including **your valuables**, spectacles, sunglasses and passport), **ski equipment** (where cover is in place for **winter sports**) and **golf equipment**.

Pre-existing medical condition -

- a) any respiratory condition, heart condition, circulatory condition (including hypertension, stroke, transient ischaemic attack), back condition, malignant disease or any psychiatric disorder or mental illness (including stress, anxiety or depression) for which **you** have ever been diagnosed or received treatment;
- b) any other **medical condition** for which **you** are expecting to receive or have ever received medication, treatment, surgery or investigation in a hospital, clinic or general practitioner's surgery unless fully resolved and no longer requiring medication and/or medical supervision.

Public transport - any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Redundancy - loss of permanent paid employment (other than when **you** are self-employed or accept voluntary **redundancy**) after a continuous working period of two years with the same employer, when **you** are over 18 and under 65.

Scuba diving - scuba diving to the following depths, when **you** hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:

PADI Open Water - 18 metres

PADI Advanced Open Water - 30 metres

BSAC Ocean Diver - 20 metres

BSAC Sports Diver - 35 metres

BSAC Dive Leader - 50 metres

We must agree with any equivalent qualification. If **you** do not hold a qualification, **we** will only cover **you** to dive to a depth of 18 metres.

Single article - an item that is not part of a **pair or set**.

Ski equipment - skis, poles, boots, bindings, snow boards, ice skates, crampons, skins, shovels and avalanche probes and other ancillary **winter sports** equipment.

Ski pack - hired **ski equipment**, ski school fees and lift passes.

Start date -

- a) for single trip policyholders, the date **your** premium is paid;
- b) for new annual Direct Travel Insurance policyholders, the commencement date shown on **your** policy schedule; and
- c) for existing annual Direct Travel Insurance policyholders, the day after **your** existing policy expires when the renewal premium is paid.

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

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

Valuables - jewellery, watches, items made of precious metals or precious stones, furs, silks, leather goods, binoculars, telescopes, computer games, any kind of photographic, audio, video, camcorder, computer, television, fax, phone, portable satellite and scuba diving equipment (including dive watches, computers, regulators, octopus rigs, pressure gauges, compensator devices (BCDs) and air or other tanks), films, tapes, cassettes, compact or computer discs and cartridges.

We/our/us - means **AXA Insurance UK plc. (Registered Office) 5 Old Broad Street, London, EC2N 1AD**. Registration England No 78950, authorised and regulated by the Financial Services Authority.

Winter sports - big foot skiing, cat skiing, cross country skiing, curling, glacier walking, glacier skiing, heli-skiing, husky dog sledding (organised and non-competitive with an experienced local driver), ice diving (with a qualified instructor at all times), ice hockey, ice skating, mono skiing, Nordic skiing, off-piste skiing and snow boarding, parapenting (with a qualified instructor at all times), skiing, ski biking, ski-boarding, ski-doo*s, ski racing (non FIS), ski touring, ski yawing* (non-competitive), sledging, snow biking, snow blading, snow boarding, snow carting, snow decking, snow kiting, snow mobilizing*, snow scooting, snow skating, snow surfing, snow tubing, snowcat skiing, telemarking, tobogganing and zorbing; but excluding:

- a) ski acrobatics, ski flying, skiing against local authority warning or advice, ski-stunting, ski jumping, ski mountaineering, or the use of bob sleighs, luges, bungees or skeletons;
- b) in the United States of America and Canada, **winter sports** outside the defined boundaries of a resort unless accompanied by a locally qualified guide.

* Please note that there is no personal liability cover under Section 9 of this policy whilst participating in these activities.

Cancellation or curtailment charges – Section 1

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, AXA Assistance must be told immediately - see under the heading '24-hour medical emergency, repatriation and travel assistance service, legal advice and expenses cover' for more information.

What you are covered for

We will pay up to the following amount for **your** part of the costs of the **journey** or **one-way trip** for unused personal accommodation, transport charges and other pre-paid charges which have been paid or where there is a contract to pay before **your journey** or **one-way trip** begins, which cannot be recovered from anywhere else:

Standard cover	£3,000
Premier cover	£4,000
Premier Plus and Senior Citizens cover	£6,000

We will provide this cover in the following necessary circumstances:

- 1 If you cancel **your journey** or **one-way trip** before it begins because one of the following happens after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued:
 - a) The death, serious injury or serious illness of **you**, **your close relative**, someone **you** are travelling with, **your close business associate** or a friend **you** were going to stay with;
 - b) **You** or someone **you** are travelling with is called for jury service in the **United Kingdom** or as a witness in a court in the **United Kingdom**;
 - c) **You**, **your close relative** or someone **you** are travelling with is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in the **United Kingdom**;
 - d) **Your redundancy**;

For Premier, Premier Plus, and Senior Citizens cover only:

 - e) **You**, **your close relative** or someone **you** are travelling with is a member of the Armed Forces, Police, Fire, Medical or Ambulance Services or an employee of a Government Department and has their leave withdrawn provided that the necessity to withdraw leave could not have been foreseen at the time of applying for insurance or booking **your** trip;
 - f) The serious injury or illness of a **domestic pet** preventing **you**, **your** husband or wife, or someone **you** are travelling with, from using pre-booked and pre-paid kennel or cattery boarding facilities;
- 2 **You** cut **your journey** short (curtail it) after it has begun because of one of the following:
 - a) **1a)**, **b)**, **c)**, **d)** or **e)** above;
 - b) **You** are injured or ill and are in hospital for the rest of **your journey**;
 - c) Severe weather in the **United Kingdom** stops **you** from making it to **your departure point** where **your journey** or **one-way trip** from the **United Kingdom** to **your** destination begins; or
 - d) **Your** passport is lost or stolen after checking in at **your departure point** and this prevents **you** from making **your** outward **journey** from the **United Kingdom**.

What you are not covered for

- 1 Any claim if **you** are unable to comply with **our** Insurance conditions relating to health (on page 10).
- 2 The excess shown on page 10 for each and every claim per incident for each **insured person** unless:
 - a) **you** are only claiming for **your** lost deposit and the excess is limited to **£10**;
 - b) the extra premium has been paid to cancel excesses and this is shown on the policy schedule;
 - c) a maximum of two excesses are applicable (see 'Policy excesses' on page 10).
- 3 Claims arising from **you** suffering from stress, anxiety, depression or any other mental or nervous disorder unless the condition has developed since the policy was issued and has been diagnosed by a consultant specialising in the field.
- 4 Any costs when **you** do not get a medical certificate from **your** doctor to say it was necessary to cancel because of death, injury or illness.
- 5 Circumstances known to **you** prior to the date this insurance is effected by **you** or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to the cancellation or curtailment of the trip.
- 6 Anything caused by the death of any pet or animal.

Under Sub section 1 only;

- 1 Cancellation because of pregnancy or childbirth, where **you** are expected to give birth within 12 weeks of the end of the **journey** or **one-way trip** (unless this was confirmed after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued and is medically necessary).
- 2 Any extra cancellation charges incurred because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.
- 3 Travel tickets paid for using any airline mileage reward scheme.

Under Sub paragraph 1d) only;

Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of **redundancy** was given prior to the date this insurance is effected by **you** or the time of booking any trip (whichever is the earlier).

Under Sub paragraph 1f) only;

Any costs when **you** do not get veterinary confirmation to say it was necessary to cancel because of serious injury or illness of **your domestic pet** and do not have a receipt for pre-booked and pre-paid kennel or cattery boarding facilities.

Under Sub section 2 only;

- 1 Cutting short **your journey** unless AXA Assistance has agreed.
- 2 Cutting short **your journey** because of pregnancy or childbirth, where **you** are expected to give birth within 12 weeks of the end of the **journey**.
- 3 The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.
- 4 Any costs when **you** do not get a medical certificate (from the doctor who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. AXA Assistance's doctor must have agreed with the reason and that **you** were fit to travel.
- 5 Anything on a **one-way trip**.

Under Sub paragraph 2d) only;

Any claim unless:

- 1 **you** can produce either **your** boarding pass or a letter from the carrier confirming that **you** checked in with **your** passport;
- 2 **you** have written confirmation, from the relevant authority, that **you** reported the loss and that every attempt was made to recover **your** passport;
- 3 **you** have written confirmation from **your** carrier that **you** could not make any other reasonable alternative travel arrangements.

You are not covered for anything mentioned in the General exclusions on page 35.

Special conditions relating to claims

- 1 **We** will calculate curtailment claims from the day **you** start **your** return to the **United Kingdom** or the day **you** are hospitalised as an inpatient, for the rest of **your journey**.
- 2 **We** will pay personal accommodation and extra travel expenses based on each 24-hour period **you** have lost.
- 3 If **we** pay extra transport costs in the event of **your** repatriation, **your** unused travel tickets will then belong to **us**.

What to do if you need to claim

- When **you** cancel **your journey** or **one-way trip** for medical reasons, **you** must get a claim form and make sure **your** own doctor in the **United Kingdom** fills in the medical section.
- If the **journey** is cut short (curtailed) for medical reasons, contact AXA Assistance and get a medical certificate from the doctor who treats **you** abroad. The certificate must explain the medical reason **you** need to return **home**. AXA Assistance's doctor must have agreed with the reason.
- **You** must contact **your** travel agent or tour operator as soon as **you** know that **you** may have to cancel or curtail **your journey**.
- All receipts and bills must be kept.

Medical emergency, repatriation and associated expenses – Section 2

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, AXA Assistance must be told immediately - see under the heading '24-hour medical emergency, repatriation and travel assistance service, legal advice and expenses cover' for more information.

What you are covered for

We will pay **you** or **your** legal representatives for the following necessary emergency expenses which **you** incur either for a **journey** within six months of the incident or for a **one-way trip** within the first 17 days of arriving at **your** final destination.

1 Outside **your home country** and **Great Britain** during **your journey** or **one-way trip**:

- a) Up to **£10,000,000** for reasonable fees or charges **you** incur for:
 - i) medical, surgical, hospital, repatriation or nursing services;
 - ii) rescue services to take **you** to hospital;
 - iii) reasonable extra transport and accommodation costs for **you** and any one person who stays or travels with **you** or to **you** from the **United Kingdom** on medical advice;
 - iv) reasonable search, mountain rescue and other costs to transport **you** to a hospital by land, sea or air using an air or road ambulance if necessary; or
 - v) transporting **your** body or ashes to **your home**, or **we** will pay up to **£1,500** for **your** funeral expenses, in the place where **you** die outside **Great Britain** or **your home country**.
- b) As well as any fees or charges paid under Sub paragraph **1a)**, **we** will also pay up to the following amount for each 24-hour period that **you** are in hospital as an inpatient during the **journey** or **one-way trip**:

Standard cover	£15 up to £1,000 in total
Premier cover	£20 up to £1,000 in total
Premier Plus and Senior Citizens cover	£25 up to £2,000 in total

c) For emergency dental treatment to relieve sudden pain:

Standard cover	£200
Premier cover	£200
Premier Plus and Senior Citizens cover	£500

- d) Up to the following amount for the cost of excursions which have been pre-paid or which **you** are contracted to pay before **your journey** or **one-way trip** begins, which **you** are unable to join because **you** are in hospital or have to stay in bed on the written advice of the doctor who treated **you** in the place where **you** were staying and which **you** cannot recover from anywhere else:

Standard cover	£200
Premier cover	£200
Premier Plus and Senior Citizens cover	£300

2 Within **your home country** and **Great Britain** during **your journey** or **one-way trip**:

Up to the following amount:

Standard cover	£500
Premier cover	£750
Premier Plus and Senior Citizens cover	£750

- a) for reasonable extra transport and accommodation costs for **you** and any one person who stays or travels with **you** or to **you** from within the **United Kingdom** on medical advice; and
- b) for the reasonable cost of transporting **your** ashes or body **home**.

What you are not covered for

- 1 Any claim if **you** are unable to comply with **our** Insurance conditions relating to health (on page 10).
- 2 Extra transport and accommodation costs which are of a higher standard to those already used on **your journey** or **one-way trip**, unless **we** or AXA Assistance agree.

Under Sub paragraphs 1a), 1c) and Sub section 2 only;

- 1 The excess shown on page 10 for each and every claim per incident for each insured person unless:

- a) **your** claim is reduced because:
- i) **you** used an EHIC or E111 form (within one of the European Union countries listed on the back of the form) or any other reciprocal health arrangement;
 - ii) **you** contacted AXA Assistance in the United States of America before **you** had any medical treatment there.
- b) the extra premium has been paid to cancel excesses and this is shown on the policy schedule.
- c) a maximum of two excesses are applicable (see 'Policy excesses' on page 10).

2 The cost of replacing any medication **you** were using when **you** began **your journey** or **one-way trip**.

Under Sub paragraph 1a) only;

- 1 Services or treatments **you** receive within **Great Britain** or **your home country** except for claims payable under Section 17.
- 2 Services or treatments **you** receive which the doctor in attendance and AXA Assistance think can wait until **you** get back to **Great Britain** or **your home country**.
- 3 Inpatient treatment or repatriation which AXA Assistance has not authorised.
- 4 The extra costs of having a single or private room in a hospital or nursing home.
- 5 The cost of all treatment which is not directly related to the illness or injury that caused the claim.
- 6 Any expenses which are not usual, reasonable or customary to treat **your** accident, **bodily injury** or illness.

Under Sub paragraph 1a v) only;

Your burial or cremation within **Great Britain** or **your home country**.

Under Sub paragraph 1c) only;

- 1 Replacing or repairing false teeth or artificial teeth (such as crowns).
- 2 Dental work involving the use of precious metals.

You are not covered for anything mentioned in the General exclusions on page 35.

Special condition relating to claims

In the event of **your** injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **journey** or **one-way trip**. **We** will do this if in the opinion of the doctor in attendance or AXA Assistance **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

What to do if you need to claim

- If **you** are taken into hospital, or **you** think **you** may have to come **home** early or extend **your journey** because of illness or accident, AXA Assistance must be told immediately.
- All receipts and bills must be kept.

Personal possessions – Section 3

You are not covered under this section if the discounted premium has been paid and this is shown on your policy schedule.

What you are covered for

- 1 Up to the following amount, in total, for **your personal possessions** (this does not include **ski equipment** - see Section 15) if damaged, stolen, lost or destroyed on **your journey** or **one-way trip**:

Standard cover	£1,500
Premier cover	£1,500
Premier Plus and Senior Citizens cover	£3,000
- 2 If **you** are on a business trip **we** will pay up to the following amount, in total, for business samples that are damaged, stolen, lost or destroyed on **your** business trip:

Standard cover	N/A
Premier cover	N/A
Premier Plus and Senior Citizens cover	£500

What you are not covered for

- 1 The excess shown on page 10 for each and every claim per incident for each **insured person** unless:
 - a) the extra premium has been paid to cancel excesses and this is shown on the policy schedule.
 - b) a maximum of two excesses are applicable (see 'Policy excesses' on page 10).
- 2 More than the following amount, for any **single article, pair or set** of any kind, whether jointly owned or not (this does not include golf clubs if the extra premium has been paid for **golf equipment** and green fees cover):

Standard cover	£200
Premier cover	£250
Premier Plus and Senior Citizens cover	£300
- 3 More than the part of the **pair or set** that is stolen, lost or destroyed, unless the items cannot be used separately or cannot be replaced individually.
- 4 More than the following amount, in total, for **valuables**:

Standard cover	£200
Premier cover	£300
Premier Plus and Senior Citizens cover	£500
- 5 Breakage of or damage to sports equipment while it is being used (this does not include **ski equipment** if **winter sports** cover is in place or golf clubs if the extra premium has been paid for **golf equipment** and green fees cover), fragile articles, works of art, paintings, sculptures, computer games, musical instruments, audio, video, camcorder, computer, television, fax, phone, portable satellite and scuba diving equipment and household goods unless the breakage or damage is caused by fire or accident to the vehicle in which they are being carried.
- 6 Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.
- 7 The cost of replacing or repairing false teeth, dentures or artificial teeth (such as crowns).
- 8 **Personal possessions** sent as freight (such as suitcases **you** send ahead of **you**).
- 9 Loss or theft of, or damage to, the following:
 - a) Films, tapes, cassettes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
 - b) Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
 - c) Pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried by **public transport**;
 - d) **Valuables** left in a motor vehicle;
 - e) **Valuables** carried in suitcases, trunks or similar containers unless they are on **you** all the time;
 - f) **Valuables** unless they are on **you** all the time or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey** or **one-way trip**;
 - g) Contact or corneal lenses;
 - h) Bonds, share certificates, guarantees or documents of any kind;
 - i) **Personal possessions** that are not on **you** all the time unless they are locked in the accommodation **you** are using on **your journey** or **one-way trip**, or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle or locked roof box which has been secured to the vehicle when either the vehicle or

roof box has been broken into (no cover for **valuables**); or

j) **Personal and business money** (see Section 4 on page 22).

You are not covered for anything mentioned in the General exclusions on page 35.

Special condition relating to claims

It will be **our** decision whether to replace **your** items or to pay the cost of either repairing **your** items or replacing **your** items less an amount for wear, tear and loss of value.

What to do if you need to claim

- For all claims for loss, damage or theft that happen while **you** are travelling, **you** must tell the carriers and get a property irregularity report from them.
- If possible, **you** should keep damaged items that **you** want to claim for so that **we** can inspect them.
- If something is lost or stolen **you** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate.
- For all claims for damage, **you** must get an estimate for repair. Keep all receipts and vouchers for items that **you** want to claim for to help **you** with **your** claim.

Personal and business money – Section 4

You are not covered under this section if the discounted premium has been paid and this is shown on your policy schedule. Where cover is in place, please note that you will not be covered for more than £200 for Standard cover or £250 for Premier or £350 for both Premier Plus and Senior Citizens cover in cash carried on your person (£100, £125 or £175 respectively if you are under 19 unless you are 16 or over and the adult premium has been paid). We highly recommend the use of traveller's cheques whenever possible.

What you are covered for

- 1 Up to **£500** in total for loss or theft of **your personal and business money** while on **your journey** or **one-way trip**.

What you are not covered for

- 1 The excess shown on page 10 for each and every claim per incident for each **insured person** unless:
 - a) the extra premium has been paid to cancel excesses and this is shown on the policy schedule;
 - b) a maximum of two excesses are applicable (see 'Policy excesses' on page 10).
- 2 More than the following amount, in cash in total while on **you** (this amount will be halved if **you** are under 19 at the beginning of **your journey** or **one-way trip** unless **you** are 16 or over and the adult premium has been paid), whether jointly owned or not:

Standard cover **£200**

Premier cover **£250**

Premier Plus and Senior Citizens cover **£350**

- 3 Any claim unless **you** can provide a receipt showing the amount of currency **you** purchased.
- 4 Loss or theft of **personal and business money**, unless it is on **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey** or **one-way trip**.
- 5 Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- 6 Loss or theft of traveller's cheques if the place where **you** got them provides a replacement service.
- 7 Travel tickets paid for using any airline mileage reward scheme.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- **You** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representative or hotel or apartment manager if this is appropriate.
- **You** will need to provide a receipt showing the amount of currency **you** purchased.

Loss of passport and delayed personal possessions – Section 5

What you are covered for

- 1 Up to the following amount, in total, towards the reasonable costs of extra travel and accommodation expenses **you** have to pay to get a replacement passport (including the cost of the temporary replacement passport itself), driving licence or green card if it is lost, stolen or destroyed on **your journey** or **one-way trip**:

Standard cover **£250**

Premier cover **£300**

Premier Plus and Senior Citizens cover **£500**

- 2 We will pay up to following amount in total:

- a) for essential replacement items if **your personal possessions** are lost or stolen on **your outward journey** for more than 12 hours from the time **you** arrived at **your** destination:

Standard cover **£100**

Premier cover **£150**

Premier Plus and Senior Citizens cover **£150**

and:

- b) if **your personal possessions** are delayed for an extra 48 hours:

Standard cover **Nil**

Premier cover **£200**

Premier Plus and Senior Citizens cover **£300**

What you are not covered for

- 1 Any claim unless:
 - a) **you** get a letter from the Consulate **you** reported the loss to; and
 - b) **your** passport or driving licence is on **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey** or **one-way trip**.
- 2 Loss or theft of, or damage to, the following:
 - a) Films, tapes, cassettes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
 - b) Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
 - c) Pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried by **public transport**;
 - d) **Valuables** carried in suitcases, trunks or similar containers unless they are on **you** all the time;
 - e) **Valuables** unless they are on **you** all the time or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey** or **one-way trip**;
 - f) Contact or corneal lenses;
 - g) Bonds, share certificates, guarantees or documents of any kind (other than passports, driving licences or green cards);
 - h) **Personal possessions** unless they are in the locked boot or covered luggage area of a locked motor vehicle or locked roof box which has been secured to the vehicle when either the vehicle or roof box has been broken into (no cover for **valuables**); or
 - i) **Personal and business money** (see Section 4 on page 22).

Under Sub section 2 only;

- 1 Compensation unless **you** get a letter from the **public transport** provider showing the length of the delay in getting **your personal possessions** to **you**.
- 2 Any compensation for delay to **ski equipment** (see Section 15).
- 3 Any compensation for delay to **golf equipment** if cover is in place for **golf equipment** and green fees (see Section 20).

You are not covered for anything mentioned in the General exclusions on page 35.

Special conditions relating to claims

- 1 **You** must send **us** the receipts for anything that **you** buy.
- 2 **We** will take any amount **we** pay from the final claim settlement if the items are permanently lost.

What to do if you need to claim

- If **your** passport is lost, stolen or destroyed **we** need a letter confirming this from the Consulate **you** reported the loss to. Make sure **you** keep all receipts for the cost of getting a replacement passport.
- Make sure **you** keep all receipts for anything that **you** buy when **your personal possessions** are lost or stolen on **your outward journey**.

Personal accident – Section 6

What you are covered for

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

		Age under 19	Age 19 to 65	Age 66 to 75
1 For death:	Standard cover	£1,000	£5,000	N/A
	Premier cover	£2,500	£10,000	N/A
	Premier Plus cover	£3,000	£30,000	N/A
	Senior Citizens cover	£3,000	£30,000	£3,000
2 For loss of sight or loss of limbs :	Standard cover	£15,000	£15,000	N/A
	Premier cover	£30,000	£30,000	N/A
	Premier Plus cover	£75,000	£75,000	N/A
	Senior Citizens cover	£75,000	£75,000	£75,000
3 For permanent total disablement:	Standard cover	£15,000	£15,000	N/A
	Premier cover	£30,000	£30,000	N/A
	Premier Plus cover	£75,000	£75,000	N/A
	Senior Citizens cover	£75,000	£75,000	Nil

If **you** are 16 or over and the adult premium has been paid, benefit for death will be:

Standard cover	£5,000
Premier cover	£10,000
Premier Plus cover	£30,000
Senior Citizens cover	£30,000

What you are not covered for

- Benefit is not payable to **you**:
 - under more than one of items **1**, **2** or **3**;
 - under item **3** until one year after the date **you** sustain a **bodily injury**;
 - under item **3** if **you** are able or may be able to carry out any gainful employment or gainful occupation of any kind.
- Anything caused by:
 - any **bodily injury** that **you** suffer before **your journey** or **one-way trip** begins;
 - your** sickness, disease, physical or mental condition that is gradually getting worse.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- In the event of **your** death, **we** would need to see the death certificate and any other necessary documents.

Missed departure – Section 7

What you are covered for

We will pay **you** up to the following amount, in total, for extra accommodation and transport costs which **you** have to pay to get to **your journey** or **one-way trip** destination or back **home** if **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- 1 **public transport** does not run to its timetable;
- 2 the vehicle **you** are travelling in has an accident or breaks down; or
- 3 an accident or breakdown occurring ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling;

Standard cover	£600
Premier cover	£600
Premier Plus and Senior Citizens cover	£1,000

AXA Assistance will provide assistance by liaising with **your** carrier and/or tour operator to advise of **your** late arrival.

What you are not covered for

- 1 Any **journey** or **one-way trip** within the **United Kingdom** not involving a sea crossing.
- 2 Failure of **public transport** caused by riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.
- 3 Any claim unless:
 - a) **you** get a letter from the **public transport** provider (if this applies) confirming that the service did not run on time;
 - b) **you** get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the private vehicle **you** were travelling in; and
 - c) **you** have allowed time in **your** travel plans for delays which are to be expected.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- Get a letter from the **public transport** provider (if this applies) confirming that the service did not run on time.
- Get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in.

Delayed departure or abandonment – Section 8

What you are covered for

If the **public transport you** are booked on is delayed at its **departure point** by more than 12 hours from the time shown in **your** travel itinerary (plans) because of:

- a) a serious fire, storm or flood damage to the **departure point**;
 - b) industrial action;
 - c) bad weather;
 - d) mechanical breakdown of the **public transport**; or
 - e) the grounding of an aircraft due to a mechanical or a structural defect.
- 1 We will pay the benefits shown below:

	After the first 12 hours of delay	After each extra 12 hour delay	Maximum compensation
Standard cover	£20	£10	£100
Premier cover	£20	£10	£200
Premier Plus and Senior Citizens cover	£35	£35	£350

or;

- 2 We will pay up to the following, in total, for **your** part of the costs of the **journey** or **one-way trip** which have been paid or where there is a contract to pay before the start of the **journey** or **one-way trip** which **you** cannot recover from anywhere else if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the

journey or **one-way trip** before **you** leave the **United Kingdom**:

Standard cover	£3,000
Premier cover	£4,000
Premier Plus cover	£6,000

What you are not covered for

- 1 Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.
- 2 Missed connections.
- 3 Any **journey** or **one-way trip** within the **United Kingdom** not involving a sea crossing.
- 4 Compensation unless **you** get a letter from the **public transport** provider giving the reason for the delay and showing the scheduled departure time and the actual departure time of the **public transport**.
- 5 Any delay caused by riot, civil commotion, strike or industrial action which began or was announced before the **start date** of **your** policy or at the time of booking any **journey** or **one-way trip**.
- 6 Travel tickets paid for using any airline mileage reward scheme.

Under Sub section 2 only;

- 1 The excess shown on page 10 for each and every claim per incident for each **insured person** unless:
 - a) the extra premium has been paid to cancel excesses and this is shown on the policy schedule;
 - b) a maximum of two excesses are applicable (see 'Policy excesses' on page 10).

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- Get a letter from the **public transport** provider giving the reason for the delay and showing the scheduled departure time and actual departure time of the **public transport**.

Personal liability - Section 9

If you are hiring a motorised or mechanical vehicle while you are on your journey or one-way trip, please ensure you obtain the necessary insurance from the hire company. Personal liability cover for motorised or mechanical vehicles is not covered under this section of our policy.

What you are covered for

We will pay up to **£2,000,000** (plus any other costs **we** agree to in writing) against any amount that **you** are legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause that occurs during **your journey** or **one-way trip**, and which results in one of the following:

- 1 **Bodily injury** of any person;
- 2 Loss of or damage to property which **you** do not own and **you** or a **close relative** have not hired, loaned or borrowed; or
- 3 Loss of or damage to the accommodation **you** are using on **your journey** or **one-way trip** that does not belong to **you** or a **close relative**.

What you are not covered for

- 1 Any liability for **bodily injury** or loss of or damage to property that comes under any of the following categories:
 - a) Something which is suffered by anyone employed by **you** or a **close relative** and is caused by the work they are employed to do;
 - b) Something which is caused by something **you** deliberately did or did not do;
 - c) Something which is caused by **your** employment or a **close relative's** employment;
 - d) Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for; or
 - e) The transmission of any communicable disease or virus.
- 2 Any liability for **bodily injury** suffered by **you** or a **close relative**.

- 3 Anything caused directly or indirectly by **bodily injury**, loss, accident or damage arising from **you** owning, possessing or using any aircraft; animal-drawn, mechanical or motorised vehicles (except golf buggies while in use on the golf course if the **golf equipment** and green fees cover is in place) and any trailers attached to them; bicycles; watercraft (except rowing boats, punts or canoes); animals (except horses, domestic dogs or cats); firearms or weapons; or any land or building except for the accommodation **you** are using on **your journey** or **one-way trip**.
- 4 An excess of **£100** for each and every claim per incident for each **insured person** unless:
- the extra premium has been paid to cancel excesses and this is shown on the policy schedule.
 - a maximum of two excesses are applicable (see Policy excesses on page 10).

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- You** must not admit responsibility to anyone or agree to pay any damages, repair, compensation or costs.
- You** must provide **us** with full details of the circumstances that caused the claim together with any other evidence that **we** ask for.

Legal advice and expenses cover - Section 10

What you are covered for

We will pay up to **£50,000** for the legal costs of a civil action for compensation if someone else causes **you** injury or death during **your journey** or **one-way trip**.

If there are two or more of **you** insured by this policy, the most **we** will pay for all claims will be **£100,000**.

You must tell **us** about claims within 90 days. Please refer to page 9 for full details of how to make a claim.

What you are not covered for

- Claims which, in **our** opinion cannot succeed.
- Claims against a carrier or the travel or holiday agent or tour operator arranging an overseas **journey** or **one-way trip** covered by this insurance, or against **us**, AXA Assistance or their agents.
- Claims against someone **you** are travelling with or another person insured under this policy.
- Legal action where, in **our** opinion the estimated amount of compensation is less than **£1,000** (but **we** will try to reach a settlement).
- Legal costs for actions in more than one country.
- Lawyers' fees if **your** action is successful.
- Legal consultation which **you** have not paid for.
- Legal costs or expenses before **we** accept **your** claim in writing.
- Claims by **you** other than in **your** capacity as a private individual.
- Claims that happen in the **United Kingdom** or **your home country**.

You are not covered for anything mentioned in the General exclusions on page 35.

Special condition relating to claims

We will supervise any legal action through agents **we** nominate, and will decide when negotiations cannot usefully continue. After that, no other claims can be made against **us**.

Extended kennel and/or cattery fees – Section 11

What you are covered for

We will pay **you** up to **£250** (**£150** for **journeys** or **one-way trips** in the **United Kingdom**) for kennel and/or cattery fees if **your domestic pet(s)** are in a kennel/cattery during **your journey** or **one-way trip** and **your return home** has been delayed because of **your bodily injury** or illness.

What you are not covered for

Any costs that do not result from a **bodily injury** or illness covered under Section 2 - Medical emergency, repatriation and associated expenses.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- **You** must get a written statement from the appropriate kennel or cattery confirming any extra charges that **you** have to pay.

Catastrophe cover – Section 12

Premier, Premier Plus and Senior Citizens policies only

What you are covered for

We will pay up to the following amount for extra accommodation and transport costs **you** need to pay to move to other accommodation of a similar standard to that **you** originally booked if, as a result of fire, flood, earthquake, avalanche or storm during **your journey** or **one-way trip**, **you** cannot use **your** accommodation:

Premier cover	£200
Premier Plus and Senior Citizens cover	£1,000

What you are not covered for

- 1 Compensation unless **you** get a letter from the company providing **your** accommodation, the police or **your** tour operator's representative confirming that **you** could not use the accommodation.
- 2 Compensation which **you** can get from the company providing **your** accommodation, **your** tour operator or anywhere else.
- 3 Any expense which **you** would normally have expected to pay during **your journey** or **one-way trip**.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- Get a letter from the company providing accommodation, the police or **your** tour operator's representative confirming that **you** could not use **your** accommodation.
- All receipts, bills and travel tickets must be kept.

Hijack or mugging – Section 13

Premier Plus and Senior Citizens policies only

What you are covered for

- 1 We will pay **£100** for each full 24-hour period, up to a maximum of **£1,000**, if **you** cannot reach **your journey** or **one-way trip** destination as a result of being hijacked.
- 2 We will pay the following compensation if, because of a **mugging** that occurs during **your journey** or **one-way trip**, **you** receive a **bodily injury** and need medical treatment whilst abroad:
 - a) a total of **£100** if **you** are treated as an outpatient, or admitted to a registered hospital as an inpatient for a period of up to 24 hours; and
 - b) a total of **£50** for each additional 24-hour period that **you** remain in a registered hospital as an inpatient, up to a maximum of **£1,000** (in addition to any emergency expenses payable under Section 2 of this policy).

What you are not covered for

Under Sub section 1;

Compensation unless **you** have a letter from the airline or carrier confirming the delay.

Under Sub section 2;

Any compensation unless **you** have made a report to the police within 24 hours of the incident.

Under Sub paragraph 2b);

Any compensation unless **you** obtain confirmation of **your** injuries, and the period of inpatient treatment that **you** received, from the hospital abroad.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- For hijack, obtain a letter from the airline or carrier confirming the delay.
- **You** must report a **mugging** to the police as soon as possible but within 24 hours of the incident.
- If **you** are mugged, **you** must obtain confirmation of **your** injuries and the duration of any inpatient treatment that **you** received from the hospital abroad.

Replacement employee cover – Section 14

Premier Plus and Senior Citizens policies only

What you are covered for

We will pay up to **£1,500** in total for extra accommodation and transport costs for a business colleague to take over **your** unfinished work abroad due to **your** death, injury or illness.

What you are not covered for

Any costs unless **you** provide a medical certificate from the doctor who treated **you** abroad which says that **you** were not able to work.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- All receipts and bills must be kept.
- If the business trip is cut short (curtailed) for medical reasons, contact AXA Assistance and get a medical certificate from the doctor who treats **you** abroad. The certificate must explain the medical reason why **you** need to return **home**. AXA Assistance's doctor must agree with the reason. In the event of **your** death **we** would need to see the death certificate and any other necessary documents.

Winter sports cover - Sections 15, 16, 17, 18 and 19

Cover is in place for winter sports:

- 1 For Premier Plus and Senior Citizens single trip policies if the extra premium has been paid and this is shown on the policy schedule;
- 2 Premier, Premier Plus and Senior Citizens annual multi-trip cover - for a period not exceeding 17 days for each **journey** during the period of cover.

Ski equipment, Ski pass and Ski equipment hire - Section 15

What you are covered for

We will pay you:

- 1 Up to the following amount for **your** own **ski equipment** if it is damaged, stolen, lost or destroyed on **your journey or one-way trip**:

Premier cover	£400 in total (£300 in total for hired ski equipment)
Premier Plus and Senior Citizens cover	£1,000 in total (£500 in total for hired ski equipment)
- 2 Up to the following amount for each full 24-hour period for necessary costs to hire **ski equipment** if **your** own is:
 - a) lost, stolen or destroyed on **your journey or one-way trip**;
 - b) temporarily lost in transit on **your** outward **journey** and is not returned to **you** within 12 hours after arrival at **your** destination.

Premier cover	£20 up to £400 in total
Premier Plus and Senior Citizens cover	£25 up to £500 in total
- 3 **Your** ski pass is included in the definition of **personal and business money** and cover is applicable under Section 4 (page 22).

What you are not covered for

- 1 The excess shown on page 10 for each and every claim per incident for each **insured person** unless:
 - a) the extra premium has been paid to cancel excesses and this is shown on the policy schedule;
 - b) a maximum of two excesses are applicable (see 'Policy excesses' on page 10).
- 2 Any claim under Sub sections 1 and 2a) if **you** have paid the discounted premium excluding Personal Possessions Cover and this is shown on the policy schedule.
- 3 Any claim under Sub section 3 if **you** have paid the discounted premium excluding Personal Money Cover and this is shown on the policy schedule.
- 4 Loss or theft of, or damage to, **ski equipment** over 5 years old. **We** will not pay more than 20% of the value at today's prices if the **ski equipment** is over 4 years old, more than 30% if it is over 3 years old, more than 50% if it is over 2 years old, more than 70% if it is over 1 year old or more than 90% if it is less than 1 year old, unless it has not been used.
- 5 More than the following amount for any **single article, pair or set** of any kind, whether jointly owned or not:

Premier cover	£250
Premier Plus and Senior Citizens cover	£300
- 6 More than the part of the **pair or set** that is stolen, lost or destroyed, unless the items cannot be used separately or cannot be replaced individually.
- 7 Damaged **ski equipment** that **you** do not bring back to the **United Kingdom** for **us** to inspect.
- 8 Loss or theft of, or damage to, **ski equipment** unless it is:
 - a) on **you** all the time;
 - b) locked in the accommodation **you** are using on **your journey or one-way trip**;
 - c) in a locked store room during the day or night;
 - d) locked to secure racking when available during the day only; or
 - e) in the locked boot or covered luggage area of a locked motor vehicle or locked roof box which has been secured to the vehicle when either the vehicle or roof box has been broken into.
- 9 Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.
- 10 **Ski equipment** sent as freight (such as **ski equipment you** send ahead of **you**).

Under Sub section 2 only;

Compensation unless **you** get a letter from the **public transport** provider showing the length of the delay in getting **your ski equipment** to **you**.

Under Sub section 3 only;

Loss or theft of **your** ski pass, unless it is on **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey** or **one-way trip**.

You are not covered for anything mentioned in the General exclusions on page 35.

Special condition relating to claims

It will be **our** decision whether to replace **your** items or to pay the cost of either repairing **your** items or replacing **your** items less an amount for wear, tear and loss of value.

What to do if you need to claim

- For all claims for loss, damage or theft that happen while **you** are travelling, **you** must tell the carriers and get a property irregularity report from them.
- If possible, **you** must keep damaged items that **you** want to claim for so that **we** can inspect them.
- For all claims for damage, **you** must get an estimate for repair. Keep all receipts and vouchers for items that **you** want to claim for to help **you** with **your** claim.
- If something is lost or stolen **you** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate.
- Make sure **you** keep all receipts for **your ski equipment** hire and for any items that **you** purchase on **your journey**.

Ski pack - Section 16

What you are covered for

We will pay up to the following amount if **you** cannot recover the loss from anywhere else:

Premier cover

£20 per full 24-hour period up to £400 in total

Premier Plus and Senior Citizens cover

£25 per full 24-hour period up to £500 in total

- 1 a) for **your ski pack** deposits if **you** cancel **your journey** or **one-way trip** before it begins as a result of circumstances listed under Section 1 'What **you** are covered for' and which happen after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued; or
b) for the unused portion of **your ski pack** if **you** cut short (curtail) **your journey** as a result of circumstances listed under Section 1 'What **you** are covered for'.
- 2 for each 24-hour period if **you** lose part of **your** pre-paid **ski pack** and **you** get written advice from a doctor that **you** cannot participate in **winter sports** because of an injury or illness that occurred during the **period of insurance** and after the date **your ski pack** was booked and paid for.

What you are not covered for

Anything detailed under the exclusions applying to Sections 1 and 2 on pages 16-19.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- When **you** cancel **your journey** or **one-way trip** for medical reasons, **you** must get a claim form and make sure **your** own doctor in the **United Kingdom** fills in the medical section.
- If **you** are unable to use **your ski pack** for medical reasons, **you** must get a medical certificate from the doctor who treats **you** abroad. The certificate must explain the medical reason **you** were unable to use **your ski pack**.
- **You** must contact **your** travel agent or tour operator as soon as **you** know that **you** may have to cancel or curtail **your journey**.
- All receipts and bills must be kept.

Physiotherapy - Section 17

What you are covered for

We will pay up to **£350** for fees **you** have to pay to a physiotherapist for continuation of treatment on **your** return to the **United Kingdom** if **you** sustain an injury on **your journey** as a result of **winter sports**.

What you are not covered for

- 1 Any claim if **you** are unable to comply with **our** Insurance conditions relating to health (on page 10).
- 2 The cost of all treatment which is not directly related to the injury that caused the claim.
- 3 Any expenses which are not usual, reasonable or customary to treat **your** injury.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- All receipts and bills must be kept.

Piste closure - Section 18

What you are covered for

We will pay compensation if it is not possible for **you** to participate in **winter sports** during **your journey** or **one-way trip** because of not enough snow, too much snow or high winds, for as long as these conditions continue and which result in at least 80% of ski lifts and ski schools at **your** booked ski resort being closed.

We will pay the following amount:

- 1 for the cost of extra transport or lift passes to let **you** ski at another resort for each full 24-hour period;
- 2 for each full 24-hour period if no other resort is available:

Premier cover	£15 per day up to £300 in total
Premier Plus and Senior Citizens cover	£30 per day up to £500 in total

What you are not covered for

- 1 We will not pay any compensation for the first full 24 hours at **your** booked ski resort.
- 2 Any **journey** or **one-way trip** in Bulgaria or the **United Kingdom**.
- 3 We will not pay during the period of **your journey** or **one-way trip**, any compensation, unless **you** have a letter from the ski lift or ski school operators providing:
 - a) the reason for closing the piste;
 - b) the number of days the piste was closed; and
 - c) confirmation that at least 80% of ski lifts and ski schools in **your** pre-booked ski resort were closed.
- 4 Compensation which **you** can get from **your** tour operator or anywhere else.
- 5 Any compensation if **your** policy was issued less than 14 days before the beginning of **your journey** or **one-way trip**, unless no ski lifts or ski schools in **your** pre-booked resort were closed at the time the policy was issued.
- 6 Any **winter sports** beginning before 1 December or ending after 31 March.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- Get a letter from the ski lift or ski school operators giving the reason for closing the piste and showing the number of days the piste was closed and confirmation that at least 80% of the ski lifts and ski schools were closed during **your journey** or **one-way trip**.

Avalanche closure - Section 19

What you are covered for

We will pay up to the following amount for each full 24-hour period for extra accommodation and transport costs which **you** have to pay because **you** are unable to reach or return **home** from **your journey** or **one-way trip** destination due to avalanche, landslide, landslip or adverse weather conditions:

Premier cover	£25 per day up to £125 in total
Premier Plus and Senior Citizens cover	£50 per day up to £500 in total

What you are not covered for

- 1 Compensation which **you** can get from the company providing **your** accommodation, **your** tour operator or anywhere else.
- 2 Compensation unless **you** get a letter from the relevant authority or **your** tour operator's representative confirming the event.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- Get a letter from the relevant authority or **your** tour operator's representative confirming the event.
- All receipts, bills and travel tickets must be kept.

Golf equipment and Golfing fees cover - Sections 20 and 21

Premier, Premier Plus and Senior Citizens policies only

Cover is in place for **golf equipment** and green fees cover if the extra premium has been paid and this is shown on the policy schedule.

Golf equipment and Golf equipment hire - Section 20

What you are covered for

We will pay:

- 1 Up to **£2,000** in total for **golf equipment** that is damaged, stolen, lost or destroyed on **your journey** or **one-way trip**.
- 2 Up to **£50** for each full 24-hour period, up to a maximum of **£350**, for necessary costs to hire **golf equipment**. We will pay this if **your own golf equipment** is lost, damaged, stolen or temporarily lost in transit on **your outward journey** and is not returned to **you** within 12 hours after arrival at **your** destination.

What you are not covered for

- 1 The excess shown on page 10 for each and every claim per incident for each **insured person** unless:
 - a) the extra premium has been paid to cancel excesses and this is shown on the policy schedule;
 - b) a maximum of two excesses are applicable (see 'Policy excesses' on page 10).
- 2 More than the part of the **pair or set** that is stolen, lost or destroyed, unless the items cannot be used separately or cannot be replaced individually.
- 3 Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.
- 4 **Golf equipment** sent as freight (such as **golf equipment you** send ahead of **you**).
- 5 **Golf equipment** that is not on **you** all the time unless it is locked in the accommodation **you** are using on **your journey** or **one-way trip**, or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle or locked roof box which has been secured to the vehicle when either the vehicle or roof box has been broken into.

Under Sub section 2 only;

- 1 Any claim where cover is already provided under Sub section 1.
- 2 Compensation unless **you** get a letter from the **public transport** provider showing the length of the delay in getting **your golf equipment** to **you**.

You are not covered for anything mentioned in the General exclusions on page 35.

Special condition relating to claims

It will be **our** decision whether to replace **your** items or to pay the cost of either repairing **your** items or replacing **your** items less an amount for wear, tear and loss of value.

What to do if you need to claim

- For all claims for loss, damage or theft that happen while **you** are travelling, **you** must tell the carriers and get a property irregularity report from them.
- If possible, **you** should keep damaged items that **you** want to claim for so that **we** can inspect them.
- For all claims for damage, **you** must get an estimate for repair. Keep all receipts and vouchers for items that **you** want to claim for to help **you** with **your** claim.
- If something is lost or stolen **you** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate.
- Make sure **you** keep all receipts for **your golf equipment** hire and for items that are lost, stolen or damaged.

Non-refundable Golfing fees - Section 21

What you are covered for

We will pay up to **£50** for each full 24-hour period, up to a maximum of **£350**, if **you** are unable to use **your** pre-booked and pre-paid green fees, golf tuition fees or **golf equipment** hire charges and **you** cannot recover the loss from anywhere else. **We** will pay this:

- 1 If **you** cancel **your journey** or **one-way trip** before it begins as a result of circumstances listed under Section 1 'What **you** are covered for' and which happen after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued.
- 2 If **you** get written confirmation from a doctor that **you** cannot play golf during **your journey** because of an injury or illness that occurred during the **period of insurance** and after the date **your** green fees, golf tuition fees or **golf equipment** hire charges were booked and paid for.

What you are not covered for

Anything detailed under the exclusions applying to Sections 1 and 2 on pages 16-19.

You are not covered for anything mentioned in the General exclusions on page 35.

What to do if you need to claim

- When **you** cancel **your journey** or **one-way trip** for medical reasons, **you** must get a claim form and make sure **your** own doctor in the **United Kingdom** fills in the medical section.
- If **you** are unable to play golf for medical reasons, **you** must get a medical certificate from the doctor who treats **you** abroad. The certificate must explain the medical reason **you** were unable to play golf.
- **You** must contact **your** travel agent or tour operator as soon as **you** know that **you** may have to cancel **your journey**.
- All receipts and bills must be kept.

General exclusions

- 1 We will not cover **you** for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following:
 - a) Any circumstance that **you** knew about before **you** travelled that could give rise to a claim unless **we** agreed to it in writing.
 - b) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Sections **2**, **6** and **13** unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **journey** or **one-way trip**.
 - c) **Your** travel to a country or specific area or event to which the Foreign and Commonwealth Office, World Health Organisation or any other official authority, has advised the public not to travel to.
 - d) **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - e) **Winter sports**:
 - i) Premier Plus or Senior Citizens single trip cover - unless the extra premium has been paid and this is shown on the policy schedule;
 - ii) Premier, Premier Plus and Senior Citizens annual multi-trip cover - for more than 17 days for each **journey** during the period of cover;
 - iii) Standard cover - any **winter sports**.
 - f) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - g) Any currency exchange rate changes.
 - h) The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under Sections **2** and **6**).
- 2 Anything caused by:
 - a) riot, civil commotion, strike or lock out;
 - b) **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft) unless any necessary extra premium has been paid for this cover;
 - c) **your** suicide, self-inflicted injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
 - d) **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
 - e) the direct or indirect effect of **you** using alcohol or solvents;
 - f) **you** travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
 - g) anything caused by **you** taking part in manual work, unless **we** agree in writing;
 - h) **you** taking part in any **dangerous activity** (unless any necessary extra premium has been paid for this cover);
or
 - i) pregnancy or childbirth, where **you** are expected to give birth within 12 weeks of the end of the **journey** or **one-way trip**.
- 3 Any loss caused as a direct or indirect result of anything **you** are claiming for, unless it says differently in the policy.
- 4 Consequential loss of any kind (for example the replacement of locks following loss of keys).

General conditions

We will act in good faith in all **our** dealings with **you**.

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply we may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

- You** have a valid policy schedule.
- You** must take and cause to be taken:
 - all reasonable precautions to avoid injury, illness or disease for example by using appropriate and customary safety equipment on all occasions whilst participating in any sports or hazardous activities;
 - all practicable steps to safeguard **your** property from loss, theft or damage and to recover property that has been lost or stolen.
- You** will not be covered for any expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
- You** accept that no alterations to the terms and conditions of the policy apply, unless **we** or Direct Travel Insurance confirm them in writing.

For Standard, Premier and Premier Plus policies;

You are not 66 or over at the **start date** of **your** policy unless **we** agree otherwise and this is shown on the policy schedule.

For Senior Citizens policies;

You are not under 66 or 76 or over at the **start date** of **your** policy unless **we** agree otherwise and this is shown on the policy schedule.

For single-trip cover only;

- You** accept that **we** will not extend the period of cover for a **journey** if the original policy (plus any extensions) has either ended, been in force for more than 12 months, or **you** know **you** will be making a claim.
- You** accept that when booking a **one-way trip**:
 - we** will not give curtailment cover;
 - medical emergency, repatriation and associated expenses will only cover fees or charges incurred within the first 17 days of arriving at **your** final destination; and
 - repatriation, if necessary, would be to the **United Kingdom** only.

For annual multi-trip cover only;

- Your journey** for
 - the **main insured person** or for another **insured person** travelling with, joining or returning from the **main insured person** lasts no longer than:
 - Standard cover 30 days;
 - Premier cover 45 days;
 - Premier Plus cover 62 days;
 - Senior Citizens cover 31 days.
 - an **insured person** not travelling with, joining or returning from the **main insured person** lasts no longer than 21 days.
- You** accept that **we** will not extend the period of cover. All cover ends 12 months after the **start date**.
- For **journeys** within the **United Kingdom**:
 - You** have pre-booked at least two nights accommodation; or
 - You** have pre-booked and paid for **public transport** arrangements that confirm **your journey** is for at least two nights.

Cancellation

You may cancel this policy within 14 days of receipt of **your** policy documentation. **You** must tell **us** by writing to **Direct Travel Insurance, Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF**. If the policy is paid in full and providing that **you** have not travelled and there has been no claim or incident likely to give rise to a claim **we** will refund any premium paid. If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **period of insurance** no premium refund will be given. If **you** cancel after the first 14 days of receipt of **your** policy documentation no premium refund will be given.

We may also cancel the policy by sending 14 days notice by recorded delivery to **you** at **your** last known address. No premium refund will be given.

For single-trip cover only;

We have the right to cancel this policy without refunding **your** premium if **your journey** or **one-way trip** is cancelled or cut short.

For annual multi-trip cover only;

We have the right to cancel the cover given on this policy for a **journey** if **you** cancel or cut short that **journey**.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

- 1 a) **You** must not act in a fraudulent way. This includes if **you** or anyone acting for **you**:
 - i) makes a claim under the policy knowing that the claim is false or fraudulently exaggerated in any way;
 - ii) makes a statement to support a claim knowing that the statement is false in any way;
 - iii) sends **us** a document to support a claim knowing that the document is forged or false in any way;
 - iv) makes a claim for any loss or damage caused by **your** deliberate act or with **your** encouragement.
- b) If **you** act in a fraudulent way, **we** will:
 - i) not pay the claim;
 - ii) not pay any other claim which has been made, or will be made under the policy;
 - iii) confirm that the policy is not valid;
 - iv) be entitled to recover from **you** the amount of any claim **we** have already paid under the policy;
 - v) not return the premium; and
 - vi) tell the police.
- 2 If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section 6 – Personal accident).

Note: If **you** have a no claims discount (NCD) on **your** household insurance policy, any recovery **we** make from **your** household insurer should not prejudice the NCD.
- 3 **You** get a medical certificate from the doctor who treated **you** when a claim is made for medical reasons. In the event of **your** death, **we** would need to see the death certificate and any other necessary documents.
- 4 **You** write to **us** within 31 days of returning to **your home** with full details of anything which may result in a claim.
- 5 **You** must provide **us** with all the information, documents and evidence that **we** require (including details of **your** household insurance under which **your valuables** may need to be insured separately depending on their value). **You** must do this at **your** own expense.
- 6 **You** send **us** every writ, summons or other communication relevant to a claim as soon as possible.
- 7 **You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.
- 8 **We** are entitled to take over and conduct in **your** name the defence and settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under this policy to anyone else.

For all policies under Sections 3, 4, 5, 15 and 20 only;

- 1 **You** must keep all **your** tickets and luggage tags.
- 2 If something is lost or stolen, **you** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. If items are lost, damaged or stolen **you** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate. If the loss, damage or theft happens while **you** are travelling, **you** must tell the carriers and get a property irregularity report from them.
- 3 **You** must get an estimate for repair for all damage claims. If possible, **you** should keep the damaged items so that **we** can inspect them and if **we** make a payment or **we** replace an item, the item will then belong to **us**.
- 4 **You** must keep to the carrier's conditions of carriage.

We have the right to do the following:

- 1 Obtain information from **your** medical records (with **your** permission) to help **us** or **our** representatives deal with any claim. **We** may also disclose information in respect of any claims made under **your** policy to Direct Travel Insurance. **We** will not give personal information about **you** to any other person or organisation without **your** specific agreement.
- 2 In the event of **you** suffering an accident, injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **journey** or **one-way trip**. **We** will do this if in the opinion of the doctor in attendance or AXA Assistance **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.
- 3 Not accept liability if **you** refuse to be repatriated.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 Pay any claim on this policy under the law of England and Wales. Any legal disputes will be dealt with in an English court.



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