

directtravel insurance

Backpacker travel insurance policy

Long-stay, student
and gap-year
travel insurance



sales and enquiries
TEL 0845 605 2500

claims enquiries
TEL 0845 607 6801

Underwritten by
AXA Insurance UK plc

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If you have any questions at all about your policy or your cover, please call or write to us at the following:

Direct Travel Insurance Services, Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF

PHONE 0845 605 2500

FAX 0845 605 2510

WEBSITE www.direct-travel.co.uk

E-MAIL info@direct-travel.co.uk

Policy summary

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 long stay, student and gap year single **journeys** or **one-way trips** - *Please refer to **your** policy schedule for **your** selected cover and to 'Definition of words' in the policy wording.*

Backpacker 'Essential' cover includes Medical emergency, Personal accident, Personal liability, Hospital benefit, Emergency dental treatment, Loss of passport and Legal advice and expenses. It is possible to add optional packages of cover called 'Pack 1', 'Pack 2' and 'Pack 3'. **Your** schedule will show which options or combination of options **you** have selected and the policy wording shows which covers and limits apply to each.

Some **dangerous activities** (refer to 'Sports and hazardous activities' in the policy wording) 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.

Features and Benefits

Policy section	Cover	Excess	Description of cover
Medical Emergency, Repatriation and Associated Expenses	£5,000,000	£50 or £100 as shown on your policy schedule	24-hour emergency assistance, search and mountain rescue, direct payment of hospital bills and repatriation when necessary.
Emergency Dental Treatment	£200	£50 or £100 as shown on your policy schedule	For emergency dental treatment to relieve sudden pain.
Hospital Benefit	£500 £10 per day	Nil	Cash benefit for each 24-hour period that you are in hospital as an inpatient.
Personal Accident Death Benefit (reduced for children)	£15,000 £5,000	Nil	Compensation for loss of limbs , sight, permanent disablement or death following an accident.
Personal Liability	£2,000,000	£100	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).
Loss of Passport	£250	Nil	To replace your passport if it is lost, stolen or destroyed.

Features and Benefits continued

Legal Advice	£25,000	Nil	Legal assistance to pursue legal action as a result of death, illness or injury during the period of insurance .
Travel Assistance Service	INCLUDED	N/A	Travel advice service including passport, visa and vaccination information; travel and security updates; urgent message relay service and 24 hour emergency hotel and ticket reservations.
<i>If you have purchased Pack 1 and this is shown on your policy schedule, you will also be covered for:</i>			
Cancellation/Curtailment	£2,000	£50 or £100 as shown on your policy schedule	If you have to cancel or cut short your holiday due to illness, bereavement or other circumstances detailed in the policy wording.
Missed Departure (excluding trips solely within the UK)	£500	Nil	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.
Delayed Departure	£100 £10 after 12 hrs	Nil	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.
Abandonment	£2,000	£50 or £100 as shown on your policy schedule	After a delay of 12 hours if you decide to abandon your holiday before you leave the United Kingdom .
<i>If you have purchased Pack 2 and this is shown on your policy schedule, you will also be covered for:</i>			
Personal Possessions Single Article Limit/Valuables Limit	£1,500 £200/£200	£50 or £100 as shown on your policy schedule	If your baggage is damaged, stolen, lost or destroyed.
Personal Money (benefits reduced for children) Cash Limit	£500 £150	£50 or £100 as shown on your policy schedule	If your money is lost or stolen from your person, locked accommodation or safety deposit box.
Delayed Personal Possessions	£100	Nil	To replace essential items if your baggage is lost or stolen on your outward journey for more than 12 hours.
<i>If you have purchased Pack 3 and this is shown on your policy schedule, you will also be covered for:</i>			
Catastrophe	£500	Nil	Extra accommodation and transport costs if you cannot use your booked accommodation as a result of fire, flood, earthquake or storm.
Hijack	£500	Nil	We will pay £100 for each 24-hour period you are held illegally against your will.

Features and Benefits continued

Criminal Injuries/Mugging	£500	Nil	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 in-patient.
Scheduled Airline Financial Failure	£1,000	Nil	Up to £1,000 towards any additional costs you incur if the scheduled airline providing your flight arrangements becomes bankrupt.

Significant or unusual exclusions or limitations:

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

There is no cover for trips lasting more than an initial period of 12 months. While travelling **you** may extend cover to a maximum of 18 months at **our** option.

General exclusions:

- War risks, riot/civil commotion, **terrorism** (except under the sections 'Medical emergency repatriation and travel assistance service' and 'Personal accident' 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 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.
- Any **dangerous activity** unless any necessary additional premium has been paid.
- **Winter sports**.
- Any **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**.
- Stress, anxiety, depression or any other mental or nervous disorder unless diagnosed by a consultant specialising in the relevant field. *This exclusion applies to the 'Cancellation or curtailment' cover only.*

Exclusions

Exclusions under Essential cover – Medical emergency, repatriation and associated expenses, Personal accident, Personal liability, Loss of passport, Legal advice and expenses:

- Medication in use at the beginning of the **journey** or **one-way trip** or 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**. *This exclusion applies to Medical emergency, repatriation and associated expenses cover only.*
- Any **bodily injury** that **you** suffer before **your journey** or **one-way trip** begins, or sickness, disease, physical or mental condition that is gradually getting worse. *This exclusion applies to Personal accident cover only.*
- Claims against a carrier, travel or holiday agent, tour operator or someone **you** are travelling with. *This exclusion applies to 'Legal advice and expenses' cover only.*
- Anything arising from owning or using any aircraft, mechanical or motorised vehicles.
- No cover in respect of property owned, hired or borrowed by **you**.

Exclusions under Pack 1 – Cancellation or curtailment charges, Missed departure, Delayed departure or abandonment:

- **Redundancy** caused by misconduct, resignation, voluntary **redundancy** or where notification of **redundancy** was given prior to the application for this policy. *This exclusion applies to 'Cancellation and curtailment' cover only.*

- Any **journey** or **one-way trip** within the **United Kingdom** not involving a sea crossing, or, failure of **public transport** caused by riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or when **you** booked **your** trip. *This exclusion applies to the 'Missed departure' and 'Delayed departure or abandonment' covers only.*
- **You** not checking in at the **departure point** when **you** should have done, or missed connections. *This exclusion applies to 'Delayed departure or abandonment' cover only.*

Exclusions under Pack 2 – Personal possessions and delayed baggage, Personal money:

- Breakage of sports equipment while being used, fragile articles, musical instruments, camcorders and other items are 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.
- **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.
- **Personal possessions** in an unattended motor vehicle unless in the locked boot or covered luggage area and the motor vehicle is locked.
- **Valuables** left in a motor vehicle.
- **Personal 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 Pack 3 – Catastrophe cover, Mugging, Scheduled airline financial failure, Hijack:

- Scheduled flights booked outside the **United Kingdom**, or, not booked through a bonded travel agent or direct with a scheduled airline.

Duration

- This is a single trip policy.

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 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

Important information

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 are registered with a medical practitioner in the **United Kingdom**.

Age limit – **You** are not covered on this policy if **you** are 37 or over at the **start date** of the policy.

Trip limits – **You** are not covered on this policy for any **journey** or **one-way trip** lasting more than an initial period of 12 months. Whilst **you** are travelling, **your** policy may be extended to a maximum duration of 18 months on application to Direct Travel Insurance and subject to payment of an additional premium.

Countries and areas excluded from cover - **We** are unable to provide any cover for any claim for travel to a country or specific area or event to which the Foreign and Commonwealth Office or any other official authority, has advised the public not to travel to. **We** recommend that **you** visit the website www.fco.gov.uk/knowbeforeyougo prior to **your journey** and for regular updates during **your journey**.

Policy excess – Under most sections of **your** policy, **you** will have to pay an excess. This means that **you** will be responsible for paying the first part of the claim for each incident. The amount **you** have to pay is the excess and is shown on **your** policy schedule.

‘Cooling-off’ period – **Your** policy contains a ‘cooling-off’ 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.

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 legal advice and expenses cover	01737 815033
AXA Assistance travel insurance 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.)	

PLEASE TURN THE PAGE FOR MORE IMPORTANT INFORMATION

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 except Legal Assistance and Expenses Cover;

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 overleaf. 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 Legal Assistance and Expenses Cover;

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.

Insurance conditions relating to health

For claims under sections 'Medical emergency, repatriation and associated expenses' and 'Cancellation or curtailment charges'

PLEASE NOTE THAT THIS POLICY DOES NOT COVER PRE-EXISTING MEDICAL CONDITIONS (see definition of words page 15).

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 **pre-existing medical condition** (see definition of words page 15) that **you** have at the time of taking out this policy;
- b)** any medical condition for which **you** have received a terminal prognosis;
- c)** any medical condition for which **you** are on a waiting list;
- d)** any medical condition for which **you** know **you** need surgery or treatment;
- e)** any medical condition for which **you** are awaiting the results from any tests or investigations;
- f)** pregnancy or childbirth if **you** are expected to give birth within 12 weeks of the end of the **journey** or **one-way trip**;
- 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 26.

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

See under the headings 'Medical emergency, repatriation and associated expenses', 'Legal advice and expenses cover' and 'Cancellation or curtailment charges' 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

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

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.

Extensions to 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.

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.

AXA Assistance Travel Advice Service

This cover is provided and run by AXA Assistance Concierge Service.

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

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**.

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

Phone number 845 345 6640.

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

- Travel and ticket information
- Cultural and etiquette information
- Out of hours emergency hotel bookings
- Out of hours emergency ticket reservations
- Currency and exchange rate information
- Weather information
- Passport and visa requirements
- Travel safety and security information
- Urgent message relay
- Route planning
- Vaccination requirements
- Customs and Excise information
- Shipping arrangements
- Appointments with local services

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.

Conditions relating to the use of AXA Assistance Travel Advice Service

- 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**.

What to do if you want to claim

ESSENTIAL COVER

Medical emergency, repatriation and associated expenses

- 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 accident

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

Personal liability

- **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.

Loss of passport

- 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.

PACK 1 (if Pack 1 has been purchased and this is shown on your policy schedule)

Cancellation or curtailment charges

- 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.

Missed departure

- 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

- 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**.

PACK 2 (if Pack 2 has been purchased and this is shown on your policy schedule)

Personal possessions

- 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.
- For delayed **personal possessions**, make sure **you** keep all receipts for anything that **you** buy when **your personal possessions** are lost or stolen for more than 12 hours on **your** outward **journey**.

Personal money

- **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.

PACK 3 (if Pack 3 has been purchased and this is shown on your policy schedule)

Catastrophe cover

- Obtain 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

- **You** must obtain a letter from the airline or carrier confirming the delay.

Mugging

- **You** must report a **mugging** to the police as soon as possible but within 24 hours.
- 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.

Scheduled Airline Financial Failure

- **You** must obtain a letter from **your** travel agent, tour operator or the airline providing **your** flights confirming that **you** could not use **your** flight arrangements as a result of the insolvency of the scheduled airline.
- All receipts, bills and travel tickets must be kept.

To claim, write to AXA Assistance Claims Centre, PO Box 36400, London, EC3N 1ZQ 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. 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).

Sports and hazardous activities

Please note that to ensure your cover is not affected, you must use appropriate and recommended safety equipment on all occasions whilst participating in any sports or hazardous activities.

During the period of insurance, you will be covered for the following amateur sports and hazardous activities:

Badminton, Bamboo Rafting (up to grade 2 rivers, with adequate safety equipment), Banana Boating, Baseball, Basket Ball, Beach Games, Bouldering (using crash pads where appropriate), Bowls, Bungee Jumping (under adequate supervision), Canoeing (up to grade 2 rivers), Climbing (on a climbing wall only), Cricket, Deep Sea Fishing, Dragon Boat Racing, Elephant Riding/ Trekking (professionally organised with experienced handlers), Fell Running/ Walking, Fishing, Flying (as a fare paying passenger), Glass Bottom Boats/ Bubbles, Gliding (as passenger only), Golf, Gorilla Trekking (organised), Gymnastics, Heptathlon, High Level Walking, Hiking, Horse Riding/ Trekking/ Hacking (non-competitive), Hot Air Ballooning (organized pleasure rides), Hydro Zorbing, Javelin, Jogging, Kayaking (up to grade 2 rivers), Marathon Running, Mountain Boarding (with protective clothing), Netball, Orienteering, Parasailing, Parascending (over water), Passenger Sledge, Pony Trekking, Racing on Foot, Raquetball, Rambling, Ringos, River Tubing, Rounders, Rowing (except racing), Running, Safari on Foot (with a guide), Safari in a Vehicle (with a guide), **Scuba Diving**, Sea Canoeing/ Kayaking (within sight of land), Sledging pulled by a Horse/ Reindeer, Snorkeling, Soft Ball, Squash, Swimming, Sydney Harbour Bridge Walking (using ropes and strapped to a guide), Table Tennis, Tennis, Tenpin Bowling, Tree Top Canopy Walking (with adequate safety measures in place), Trekking, Tug of War, Via Ferrate, Volley Ball, Walking, Water Polo, White Water Rafting (within organisation's guidelines), Zorbing (non-winter sports).

During the period of insurance, the following amateur sports and hazardous activities can be covered, excluding cover under the 'Personal liability' section:

Abseiling (under adequate supervision), Archery, Blowcarting, Camel Riding, Catamaran, Clay Pigeon Shooting, Cycling, Dinghy Sailing, Go Carting (under adequate supervision), Inline Skating (wearing pads and helmets), Jet Boating (no cover for racing), Jet Skiing (no cover for racing), Kite Buggyng, Kite Surfing (over land), Kite Surfing (over water), Motor Cycling (with UK licence), Mountain Biking (except downhill racing or extreme terrain), Paint Balling (with eye protection), Power Boating (non-competitive, no cover for damage to vessel), Quad Biking, Rap Running/ Jumping (within organisations guidelines), Rifle Range, Roller Skating (wearing helmet and pads), Sail Boarding, Sailing, Sand Yachting, Shooting (within organisation's guidelines), Skateboarding (wearing pads and helmets), Small Bore Target Shooting, Surfing, Wake Boarding, War Games (with eye protection), Water Skiing, Windsurfing, Yachting.

During the period of insurance, you can be covered for the following amateur sports and hazardous activities, subject to payment of an additional premium to Direct Travel Insurance:

American Football, Black Water Rafting (life jacket and helmet must be worn), Canoeing (grade 3 rivers), Canyoning (life jacket and helmet must be worn), Caving, Dry Slope Skiing, Hang Gliding, Hockey, Kayaking (grade 3 rivers), Lacrosse, Paragliding/ Parapenting/ Paraponting over land (must be tandemed with a qualified instructor at all times), Polo, Pot Holing, Rock Climbing (maximum HVS grade, organised and taking adequate safety precautions including ropes), Rock Scrambling (taking adequate safety precautions), Rugby Football, Sand Dune Surfing/ Skiing, Shark Diving (in a cage), Soccer, Street Hockey (wearing pads and helmets), Summer Tobogganning, Triathlon (non-professional).

During the period of insurance, you can be covered for the following amateur sports and hazardous activities, excluding cover under the 'Personal liability' section and subject to payment of an additional premium to Direct Travel Insurance:

Cycle Racing (non-professional), Fencing, Flying (as a non-fare paying passenger, pilot or trainee pilot in an aircraft), Horse Riding in Competitions (non-professional).

If you wish to participate in any other activities, including winter sports, please telephone 0845 605 2500 for advice. You will not be covered for participation in any activity not listed above or if the additional premium has not been paid where appropriate.

Working abroad

There is no cover under the 'Personal liability' section of this policy for **bodily injury**, death, illness or disease caused by **your** pursuit of any trade, business, profession or occupation.

However, **we** do provide cover under all other sections of this policy for the following temporary occupations without an additional premium being paid:

- bar/ restaurant, waitress, waiter, chalet maids;
- au pairs and nannies;
- professional, administrative and clerical duties.

The following occupations may also be covered by all sections of this policy, excluding 'Personal liability', subject to an additional premium being paid to Direct Travel Insurance:

- fruit or vegetable picking;
- superintendence of manual work;
- occasional light manual work (excluding the use of power tools and machinery);
- retail trade including manual work (excluding the use of power tools and machinery);
- educational or environmental conservation and charity work (but not expeditions).

Please telephone **0845 605 2500** for advice if **you** wish to undertake any other types of work. **You** will not be covered for participation in any occupation, trade or work not listed above (or if the additional premium has not been paid where appropriate) unless Direct Travel have agreed in writing.

Geographical areas (in ascending order of risk)

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

Australia and New Zealand

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

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

Stopovers - **You** will be covered on this policy if **you** choose to visit any areas worldwide, including areas of higher risk, as long as the number of days spent within those higher risk areas does not accumulate to more than a total of 14 days during the **period of insurance**

Permissible UK return - **You** will be allowed to make a single return trip to the **United Kingdom** with a maximum duration of 14 days during the **period of insurance** (excluding any return trip for which a claim is being made as a result of medical emergency, repatriation or curtailment).

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 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 sport or hazardous activity not listed on page 12, or for which an appropriate additional premium has not been 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.

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 trip that takes place during the **period of insurance** which begins when **you** leave **your home** and ends when **you** get back **home** or to a hospital or nursing home in the **United Kingdom** (whichever is earlier) and which may include a **permissible UK return**. 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.

One-way trip - 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.

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**.

Pair or set - a number of items of **personal possessions** that belong together or can be used together.

Period of insurance - cancellation cover as described in Pack 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).

Permissible UK return - a single return trip to the **United Kingdom** with a maximum duration of 14 days that must take place during the **period of insurance** (excluding any return trip for which a claim is being made as a result of medical emergency, repatriation or curtailment).

Personal money - cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private purposes.

Personal possessions - each of **your** suitcases, trunks and similar containers (including their contents), articles worn or carried by **you** (including **your valuables**, spectacles, sunglasses and passport).

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 medical condition for which **you** are expecting to receive or have received medication, treatment, surgery or investigation in a hospital, clinic or general practitioner's surgery within the last two years.

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.

Resident - a person who has their main **home** in the **United Kingdom** and who is registered with a medical practitioner in the **United Kingdom**.

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**.

Start date - the date **your** 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 mobiling, snow scooting, snow skating, snow surfing, snow tubing, snowcat skiing, telemarking, tobogganing and zorbing.

ESSENTIAL COVER

Medical emergency, repatriation and associated expenses

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

- Up to **£5,000,000** for reasonable fees or charges **you** incur for:
 - medical, surgical, hospital, repatriation or nursing services;
 - rescue services to take **you** to hospital;
 - 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;
 - 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
 - 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**.
- £10** for each 24-hour period that **you** are in hospital as an inpatient, up to **£500** in total, during the **journey** or **one-way trip** as well as any fees or charges paid under sub section 1.
- Up to **£200** for emergency dental treatment to relieve sudden pain.
- Up to **£200** 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.

WHAT YOU ARE NOT COVERED FOR

- Any claim if **you** are unable to comply with the Insurance conditions relating to health (on page 7).
- 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 sections 1 and 3 only;

- An excess of the amount shown on **your** policy schedule for each incident claimed for under this section, unless **your** claim is reduced because:
 - you** used an E111 form (within one of the European Union countries listed on the back of the form) or any other reciprocal health arrangement; or
 - you** contacted AXA Assistance in the United States of America before **you** had any medical treatment there.
- The cost of replacing any medication **you** were using when **you** began **your journey** or **one-way trip**.

Under sub section 1 only;

- 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**.
- Inpatient treatment or repatriation which AXA Assistance has not authorised.
- The extra costs of having a single or private room in a hospital or nursing home.
- The cost of all treatment which is not directly related to the illness or injury that caused the claim.
- Any expenses which are not usual, reasonable or customary to treat **your** accident, **bodily injury** or illness.

Under sub paragraph 1e) only;

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

Under sub section 3 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.

SPECIAL CONDITIONS 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**. **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.

Personal accident

WHAT YOU ARE COVERED FOR

We will pay one of the benefits shown below 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 36
1 Death	£1,000	£5,000
2 Loss of sight or loss of limbs	£15,000	£15,000
3 Permanent total disablement	£15,000	£15,000

If **you** are 16 or over and the adult premium has been paid, benefit **1** for death will be **£5,000**.

WHAT YOU ARE NOT COVERED FOR

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

YOU ARE NOT COVERED FOR ANYTHING MENTIONED IN THE GENERAL EXCLUSIONS.

Personal liability

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 your 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 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 incident claimed for under this section.

YOU ARE NOT COVERED FOR ANYTHING MENTIONED IN THE GENERAL EXCLUSIONS.

Loss of passport

WHAT YOU ARE COVERED FOR

Up to **£250** 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**.

WHAT YOU ARE NOT COVERED FOR

Any claim unless:

- 1 **you** get a letter from the Consulate **you** reported the loss to; and
- 2 **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**.

YOU ARE NOT COVERED FOR ANYTHING MENTIONED IN THE GENERAL EXCLUSIONS.

Legal advice and expenses cover

WHAT YOU ARE COVERED FOR

We will pay up to **£25,000** for the legal costs of a civil action for compensation if someone else causes **you** injury or death during the **period of insurance**.

If there are two or more of **you** insured by this policy, the most **we** will pay for all claims will be **£50,000**.

You must tell **us** about claims within 90 days. Please refer to page 10 for full details of how to make a claim.

Special condition

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**.

WHAT YOU ARE NOT COVERED FOR

- 1 Claims which, in **our** opinion cannot succeed.
- 2 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.
- 3 Claims against someone **you** are travelling with or another person insured under this policy.
- 4 Legal action where, in **our** opinion the estimated amount of compensation is less than **£1,000** (but **we** will try to reach a settlement).
- 5 Legal costs for actions in more than one country.
- 6 Lawyers' fees if **your** action is successful.
- 7 Legal consultation which **you** have not paid for.
- 8 Legal costs or expenses before **we** accept **your** claim in writing.
- 9 Claims by **you** other than in **your** capacity as a private individual.
- 10 Claims that happen in the **United Kingdom** or **your home country**.

YOU ARE NOT COVERED FOR ANYTHING MENTIONED IN THE GENERAL EXCLUSIONS.

PACK 1

Cancellation or curtailment charges

YOU ARE COVERED UNDER THIS SECTION IF 'PACK 1' HAS BEEN PURCHASED AND THIS IS SHOWN ON YOUR POLICY SCHEDULE

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 £2,000 in total 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.

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, a close relative, someone you are travelling with 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 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.**
- 2 You cut your journey short (curtail it) after it has begun because of one of the following:**
 - a) 1a), b), or c) above;**
 - b) You are injured or ill and are in hospital for the rest of your journey; or**
 - c) Severe weather in the United Kingdom stops you from making it to your departure point where your journey from the United Kingdom to your destination begins.**

WHAT YOU ARE NOT COVERED FOR

- 1 An excess of the amount shown on your policy schedule (or £10 if you are only claiming for your lost deposit) for each incident claimed for under this section.**
- 2 Any claim if you are unable to comply with the Insurance conditions relating to health (on page 7) unless you called us and we agreed cover.**
- 3 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.**
- 4 Circumstances known to you prior to the date this insurance is effected by you or the time of booking any journey or one-way trip (whichever is the earlier) which could reasonably have been expected to give rise to the cancellation or curtailment of the journey or one-way trip.**
- 5 Claims arising from you suffering from stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.**
- 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 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**.

YOU ARE NOT COVERED FOR ANYTHING MENTIONED IN THE GENERAL EXCLUSIONS.

SPECIAL CONDITIONS RELATING TO CLAIMS

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**. **We** will pay personal accommodation and extra travel expenses based on each 24-hour period **you** have lost. If **we** pay extra transport costs in the event of **your** repatriation, **your** unused travel tickets will then belong to **us**.

Missed departure

YOU ARE COVERED UNDER THIS SECTION IF 'PACK 1' HAS BEEN PURCHASED AND THIS IS SHOWN ON YOUR POLICY SCHEDULE

WHAT YOU ARE COVERED FOR

We will pay **you** up to **£500** 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.

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.

Delayed departure or abandonment

YOU ARE COVERED UNDER THIS SECTION IF 'PACK 1' HAS BEEN PURCHASED AND THIS IS SHOWN ON YOUR POLICY SCHEDULE

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:

- 1 a serious fire, storm or flood damage to the **departure point**;
- 2 industrial action;
- 3 bad weather;
- 4 mechanical breakdown of the **public transport**; or
- 5 the grounding of an aircraft due to a mechanical or a structural defect.

We will pay:

- 1 **£10** after the first full 12 hours of delay and **£10** after each extra delay of 12 hours up to **£100** compensation in total; or
- 2 up to **£2,000** 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**.

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;

An excess of the amount shown on **your** policy schedule for each incident claimed for under this section.

YOU ARE NOT COVERED FOR ANYTHING MENTIONED IN THE GENERAL EXCLUSIONS.

PACK 2

Personal possessions and delayed baggage

YOU ARE COVERED UNDER THIS SECTION IF 'PACK 2' HAS BEEN PURCHASED AND THIS IS SHOWN ON YOUR POLICY SCHEDULE

WHAT YOU ARE COVERED FOR

- 1 Up to **£1,500** in total for **your personal possessions** if damaged, stolen, lost or destroyed on **your journey or one-way trip**.
- 2 We will pay up to **£100** in total 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. **You** must send **us** the receipts for anything that **you** buy. **We** will take any amount **we** pay from the final claim settlement if the items are permanently lost.

WHAT YOU ARE NOT COVERED FOR

- 1 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); or
 - h) **Personal money** (see personal money section, page 24).
- 2 **Personal possessions** sent as freight (such as suitcases **you** send ahead of **you**).

Under Section 1 only:

- 1 An excess of the amount shown on **your** policy schedule for each incident claimed for under this section.
- 2 Loss or theft of or damage to **valuables** left in a motor vehicle;
- 3 More than **£200** for any **single article, pair or set** of any kind, whether jointly owned or not.
- 4 More than the part of the **pair or set** that is stolen, lost or destroyed.
- 5 More than **£200** in total for **valuables**.
- 6 Breakage of or damage to sports equipment while it is being used, 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.
- 7 Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.
- 8 The cost of replacing or repairing false teeth, dentures or artificial teeth (such as crowns).
- 9 **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**).

Under 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 **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**).

Special conditions 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.

YOU ARE NOT COVERED FOR ANYTHING MENTIONED IN THE GENERAL EXCLUSIONS.

Personal money

YOU ARE COVERED UNDER THIS SECTION IF 'PACK 2' HAS BEEN PURCHASED AND THIS IS SHOWN ON YOUR POLICY SCHEDULE

Please note that **you** will not be covered for more than £150 in cash carried on **your person** (£75 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

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

WHAT YOU ARE NOT COVERED FOR

- 1 An excess of the amount shown on **your** policy schedule for each incident claimed for under this section.
- 2 More than **£150** in cash in total while on **you** (£75 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.
- 3 Any claim unless **you** can provide a receipt showing the amount of currency **you** purchased.
- 4 Loss or theft of **personal 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 which supplied them to **you** 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.

PACK 3

Catastrophe cover

YOU ARE COVERED UNDER THIS SECTION IF 'PACK 3' HAS BEEN PURCHASED AND THIS IS SHOWN ON YOUR POLICY SCHEDULE

WHAT YOU ARE COVERED FOR

Up to **£500** 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.

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 obtain 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.

Mugging

YOU ARE COVERED UNDER THIS SECTION IF 'PACK 3' HAS BEEN PURCHASED AND THIS IS SHOWN ON YOUR POLICY SCHEDULE

WHAT YOU ARE COVERED FOR

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:

- 1 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
- 2 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 **£500** (in addition to any emergency expenses payable under the 'Medical emergency, repatriation and travel assistance service' section of this policy).

WHAT YOU ARE NOT COVERED FOR

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

Under sub section 2;

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.

Scheduled airline financial failure

YOU ARE COVERED UNDER THIS SECTION IF 'PACK 3' HAS BEEN PURCHASED AND THIS IS SHOWN ON YOUR POLICY SCHEDULE

WHAT YOU ARE COVERED FOR

In the event of insolvency of the scheduled airline providing **your** flight arrangements, **we** will pay **you** up to **£1,000**:

- 1 Prior to **your** departure for irrecoverable, unused flight costs that **you** have paid or are contracted to pay should it become necessary and unavoidable for **you** to cancel **your journey** or **one-way trip**; or

2 After **your** departure:

- a) for any additional costs incurred by **you** in replacing that part of the flight arrangements to a similar standard to that booked; or
- b) for the cost of a return flight to the **United Kingdom**, if curtailment of **your journey** or **one-way trip** is necessary and unavoidable.

WHAT YOU ARE NOT COVERED FOR

- 1 Scheduled flights booked outside of the **United Kingdom**.
- 2 Scheduled flights which were not booked either through a bonded travel agent or direct with a scheduled airline.
- 3 Scheduled flights forming part of an inclusive holiday.
- 4 The financial failure of:
 - a) any scheduled airline in Chapter II or for which a threat of insolvency was public knowledge by the date this insurance was effected by **you**.
 - b) any scheduled airline which is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
 - c) any travel agent, tour operator, booking agent or consolidator with whom **you** have booked a scheduled flight.

YOU ARE NOT COVERED FOR ANYTHING MENTIONED IN THE GENERAL EXCLUSIONS.

Hijack

YOU ARE COVERED UNDER THIS SECTION IF 'PACK 3' HAS BEEN PURCHASED AND THIS IS SHOWN ON YOUR POLICY SCHEDULE

WHAT YOU ARE COVERED FOR

We will pay **£100** for each full 24-hour period, up to a maximum of **£500**, if **you** cannot reach **your journey** or **one-way trip** destination as a result of being hijacked.

WHAT YOU ARE NOT COVERED FOR

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

YOU ARE NOT COVERED FOR ANYTHING MENTIONED IN THE GENERAL EXCLUSIONS.

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 the sections 'Medical emergency, repatriation and travel assistance service' and 'Personal Accident' unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **journey** or **one-way trip**.
 - c) **Your** travel to a country or specific area or event to which the Foreign and Commonwealth Office 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**.
 - 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 data as the true or correct date, or to continue to function correctly beyond that date (except under the sections 'Medical emergency repatriation and travel assistance service' and 'Personal Accident').
- 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, see page 12); 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.

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.

- 1 **You** have a valid policy schedule.
- 2 **You** are a **resident** of the **United Kingdom**.
- 3 **You** are not 37 or over at the **start date** of the policy.
- 4 **You** must take and cause to be taken:
 - a) 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;
 - b) all practicable steps to safeguard **your** property from loss, theft or damage and to recover property that has been lost or stolen.
- 5 **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.
- 6 **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.

7 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** or Direct Travel Insurance confirm them in writing.

8 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.

9 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 'Personal accident' section).

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.

10 **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.

11 **You** write to **us** within 31 days of returning to **your home** with full details of anything which may result in a claim.

12 **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.

13 **You** send **us** every writ, summons or other communication relevant to a claim as soon as possible.

14 **You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.

15 **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.

16 **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 18 months, or **you** know **you** will be making a claim.

17 **You** accept that when booking a **one-way trip**:

a) **we** will not give curtailment cover;

b) 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

c) repatriation, if necessary, would be to the **United Kingdom** only.

- 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.

Under pack 2 sections 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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