

Thank you for purchasing your travel insurance with Thomas Cook. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. 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.

Please Read the Important Notice Below

Where words are written in bold throughout this insurance, their meaning is defined in the section headed Definitions on page 8.

We wish to draw **your** attention to some important features of **your** policy:

COOLING OFF PERIOD

If **you** have a justifiable reason for being dissatisfied with the cover provided **you** may return the Policy within 14 days of receipt for a refund of premium provided no claim has been made and **you** have not travelled. The Policy will be cancelled with effect from its date of issue.

HEALTH

This Policy contains restrictions and conditions regarding existing medical conditions concerning the health of the people travelling.

CONDITIONS AND EXCLUSIONS

Conditions and exclusions apply to individual sections of **your** Policy, while general conditions and exclusions will apply to the whole of **your** Policy.

POLICY DOCUMENT

You should read this document carefully. It gives full details of what is and is not covered and the conditions of cover. Cover will vary from policy to policy and from insurer to insurer.

HAZARDOUS ACTIVITIES

If **you** are planning to take part in any activities or sports, please check that **your** Policy covers **you**.

PROPERTY CLAIMS

These claims are settled based on the value of the property at the time **you** lose it and not on the cost of buying new items. **Your** Policy will set out the claims procedure. **Unattended** property as defined on page 9 of this policy is not covered.

LIMITS

Most sections of **your** Policy have limits on the amount **we** will pay under that section. Some sections have specific inner limits. (for example, **valuables**). Please check **your** Policy to ensure the cover is adequate for **your** needs.

EXCESS

Under most sections of **your** Policy, claims will be subject to an excess unless **you** have purchased an excess waiver. This means that **you** will be responsible for paying the first part of each claim.

REASONABLE CARE

You must take all reasonable care to protect **yourself** and **your** property as if **you** were not insured.

COMPLAINTS

Your Policy includes a Complaints Procedure which tells **you** what steps **you** can take if **you** wish to make a complaint.

LEGAL JURISDICTION

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.

DATE RECOGNITION FAILURE

Your Policy contains an exclusion for some losses arising from the failure of equipment to correctly recognise the calendar date.

NON UK RESIDENTS

Non **UK residents** should note that due to National Health Service restrictions, upon repatriation to the **United Kingdom** any further medical expenses will be at **your** own cost. It is **your** responsibility to ensure that **you** have adequate medical expenses cover while **you** are in the **United Kingdom**.

Things **you** must remember:

- Make sure **you** keep all **your** receipts as **you** will need to produce them in the event of a claim.
- **Your** money will only be insured if it is on **your** person or in a locked safety deposit box or safe.
- Only receipted telephone calls to AXA Assistance will be covered under this insurance.

If **you** would like more information, please contact the UK Insurance Department on 01733 417444.

Important Conditions Relating to Health

This insurance is designed to cover **You** for unforeseen events, accidents and illnesses occurring during the **Period of Insurance**.

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.

It is a condition of this policy that **you** will not be covered under section 1 - Cancellation, section 2 - Curtailment, section 3A - Emergency Medical and other Expenses and section 3B - Hospital Benefit. For any claims arising directly or indirectly from:

a. At the time of taking out this policy:

i. Any **Pre-Existing Medical Condition** falling into one or both of the following categories unless **You** have consulted **Us** by telephoning **our** screening helpline on **0870 750 0898*** and **we** have agreed to provide cover.

Pre-Existing Medical Condition means

- a) Any respiratory condition (relating to the lungs or breathing), cardiovascular condition (any condition relating to the heart, arteries, veins or blood pressure), stroke or cancer for which **you** have ever received treatment (including surgery, tests or investigations by **your** doctor or a consultant/specialist and prescribed drugs or medication).
- b) Any medical condition for which **you** have received surgery, inpatient treatment or investigations in a hospital or clinic within the last six months or if **you** are aged 85 or over, any medical condition for which **you** have received surgery, inpatient treatment or investigations in a hospital or clinic at any time.
- ii Any medical condition for which **you** have received a terminal prognosis.
- iii Any medical condition for which **you** are on a waiting list for or have knowledge of the need for surgery, in patient treatment or investigation at a hospital, clinic or nursing home.

b) At any time:

- i. Any medical condition for which **you** are travelling against the advice of a **Medical Practitioner** or would be travelling against the advice of a **Medical Practitioner** had **you** sought his/her advice.
- ii Any medical condition for which **you** are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of the **United Kingdom** or within the Channel Islands.
- iii **You** are 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.
- iv **You** are expected to give birth within eight weeks of the start of the trip, during the trip or within eight weeks of the end of the trip.

* **You** should only call 0870 750 0898 for **Pre-Existing Medical Conditions** defined above. **You** do not need to call for any other reason.

Please note:

If this insurance is extended to include any **Pre-Existing Medical Conditions** an endorsement will be issued confirming the terms under which cover has been provided.

The endorsement must be kept with **your** policy documents and produced in the event of a claim or incident that may give rise to a claim.

We reserve the right not to extend this insurance to cover any **Pre-Existing Medical Condition(s)**.

You should also refer to the General Exclusions on page 32.

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Operative Clause

We agree in consideration of payment of the premium to provide insurance in accordance with the operative sections of the Policy.

The level of cover which you have

Exclusions can be found under each section

Page no. and Policy Section			For trips outside the Excl. Winter Sports
Pages 14 and 15	Section 1	Cancellation	Up to £5,000
Page 15 and 16	Section 2	Curtailement	Up to £5,000
Pages 16 and 17	Section 3A	Emergency Medical and Other Expenses	Up to £2,000,000 Funeral Expenses abroad £1,000 Continuation of Treatment £250
Pages 17 and 18	Section 3B	Hospital Benefit	£20 per day up to £300 £40 per day for families
Page 18 and 19	Section 4	Personal Accident	Death or permanent disablement £10,000 Under 16 – death £2,000
Pages 19 and 20	Section 5A	Luggage, Personal Possessions and Passport	Up to £1,000 Valuables limit £300 in all Single Article Limit £250 Delayed luggage up to £150 Passport up to £500
Pages 20 and 21	Section 5B	Personal Money and Documents	Up to £250 Up to £150 for cash
Page 22	Section 6	Personal Liability	Up to £2,000,000
Page 23	Section 7A	Delayed Departure	Up to £120 / £5,000
Page 25	Section 8	Missed Departure	Up to £500
Page 29	Section 16	Ski Equipment	Not applicable
Page 30	Section 17	Ski Pack	Not applicable
Page 30	Section 18	Piste Closure	Not applicable
Page 30	Section 19	Avalanche	Not applicable
Page 31	Section 20	Legal Expenses	Up to £10,000

Insurance

tailed on pages 14 to 31

chosen is shown on your schedule

and under the General Exclusions on page 32

United Kingdom Incl. Winter Sports	For trips in the United Kingdom		Excess, which applies to each and every claim per incident for each Insured Person
	Excl. Winter Sports	Incl. Winter Sports	
Up to £5,000	Up to £750	Up to £750	£50 excess / £10 deposits
Up to £5,000	Up to £750	Up to £750	£50 excess
Up to £2,000,000 Funeral Expenses abroad £1,000 Continuation of Treatment £250	Up to £500 excluding Medical Expenses	Up to £500 excluding Medical Expenses	£50 excess
£20 per day up to £300 £40 per day for families	Not applicable	Not applicable	No excess
Death or permanent disablement £10,000 Under 16 – death £2,000	Death or permanent disablement £10,000 Under 16 – death £2,000	Death or permanent disablement £10,000 Under 16 – death £2,000	No excess
Up to £1,000 Valuables limit £300 in all Single Article Limit £250 Delayed luggage up to £150 Passport up to £500	Up to £1,000 Valuables limit £300 in all Single Article Limit £250 Delayed luggage up to £150	Up to £1,000 Valuables limit £300 in all Single Article Limit £250 Delayed luggage up to £150	£50 excess
Up to £250 Up to £150 for cash	Up to £150	Up to £150	£50 excess
Up to £2,000,000	Up to £2,000,000	Up to £2,000,000	No excess
Up to £120 / £5,000	Up to £120 / £750	Up to £120 / £750	No excess / £50 excess
Up to £500	Up to £300	Up to £300	No excess
Up to £500 Ski Hire £25 per day up to £400 Delayed Ski Equipment £25 per day up to £400	Not applicable	Up to £500 Ski Hire £25 per day up to £400 Delayed Ski Equipment £25 per day up to £400	£50 excess except on Ski Hire and Delayed Ski Equipment
Up to £500	Not applicable	Up to £500	No excess
Up to £300	Not applicable	Up to £300	No excess
Up to £200	Not applicable	Up to £200	No excess
Up to £10,000	Not applicable	Not applicable	No excess

Level of Benefits – As de

This cover is applicable only if the words 'Classic Co appropriate premium has been paid, or where Classic

Exclusions can be found under each section

Page no. and Policy Section			For trips outside the United Kingdom	
			Excl. Winter sports	Incl. Winter sports
Pages 14 and 15	Section 1	Cancellation	Up to £10,000	Up to £10,000
Pages 15 and 16	Section 2	Curtailment	Up to £10,000	Up to £10,000
Pages 16 and 17	Section 3A	Emergency Medical and Other Expenses	Up to £10,000,000 Funeral Expenses abroad £2,500 Continuation of Treatment £250	Up to £10,000,000 Funeral Expenses abroad £2,500 Continuation of Treatment £250
Pages 17 and 18	Section 3B	Hospital Benefit	£30 per day up to £600 £50 per day for families	£30 per day up to £6 00 £50 per day for families
Pages 18 and 19	Section 4	Personal Accident	Death £15,000 Permanent disablement £30,000 Under 16 – death £2,000	Death £15,000 Permanent disablement £30,000 Under 16 – death £2,000
Pages 19 and 20	Section 5A	Luggage, Personal Possessions and Passport	Up to £1,600 Valuables limit £400 in all Single Article Limit £325 Delayed luggage up to £250 Passport up to £500	Up to £1,600 Valuables limit £400 in all Single Article Limit £325 Delayed luggage up to £250 Passport up to £500
Pages 20 and 21	Section 5B	Personal Money and Documents	Up to £500 Up to £300 for cash	Up to £500 Up to £300 for cash
Page 22	Section 6	Personal Liability	Up to £2,000,000	Up to £2,000,000
Page 24	Section 7B	Delayed Departure	Up to £200 / £10,000	Up to £200 / £10,000
Page 25	Section 8	Missed Departure	Up to £1,000	Up to £1,000
Page 25	Section 9	Mugging Benefit	£100 per day up to £1,000	£100 per day up to £1000
Page 25	Section 10	Hijack	£100 per day up to £1,000	£100 per day up to £1000
Page 26	Section 11	Failure of Carrier	Up to £1,500	Up to £1,500
Page 26	Section 12	Loss of Hotel Facilities	£30 per day up to £150	£30 per day up to £150
Page 27	Section 13	Assistance to or from departure point in the United Kingdom	Up to £300	Up to £300
Page 28	Section 14	Home Call Service	Up to £150	Up to £150
Page 28	Section 15	Extended Kennel or Cattery fees	Up to £250	Up to £250
Page 29	Section 16	Ski Equipment	Not applicable	Up to £500 Ski Hire £25 per day up to £400 Delayed Ski Equipment £25 per day up to £400
Page 30	Section 17	Ski Pack	Not applicable	Up to £500
Page 30	Section 18	Piste Closure	Not applicable	Up to £300
Page 30	Section 19	Avalanche	Not applicable	Up to £200
Page 31	Section 20	Legal Expenses	Up to £50,000	Up to £50,000

Insurance

tailed on pages 14 to 31

ver' are printed out on your Policy schedule and the Multi-Trip Travel Insurance has been purchased.

and under the General Exclusions on page 32

For trips in the United Kingdom		Excess, which applies to each and every claim per incident for each insured person
Excl. Winter sports	Incl. Winter sports	
Up to £1,000	Up to £1,000	£50 excess/£10 deposits
Up to £1,000	Up to £1,000	£50 excess
Up to £750 Excluding Medical Expenses	Up to £750 Excluding Medical Expenses	£50 excess
Not applicable	Not applicable	No excess
Death £15,000 Permanent disablement £30,000 Under 16 – death £2,000	Death £15,000 Permanent disablement £30,000 Under 16 – death £2,000	No excess
Up to £1,600 Valuables limit £400 in all Single Article Limit £325 Delayed luggage up to £250	Up to £1,600 Valuables limit £400 in all Single Article Limit £325 Delayed luggage up to £250	£50 excess
Up to £150	Up to £150	£50 excess
Up to £2,000,000	Up to £2,000,000	No excess
Up to £200 / £1,000	Up to £200 / £1,000	No excess / £50 excess
Up to £300	Up to £300	No excess
Not applicable	Not applicable	No excess
£100 per day up to £1,000	£100 per day up to £1,000	No excess
Up to £1,500	Up to £1,500	No excess
£30 per day up to £150	£30 per day up to £150	No excess
Up to £300	Up to £300	No excess
Not applicable	Not applicable	No excess
Up to £150	Up to £150	No excess
Not applicable	Up to £500 Ski Hire £25 per day up to £400 Delayed Ski Equipment £25 per day up to £400	£50 excess except on Ski Hire and Delayed Ski Equipment
Not applicable	Up to £500	No excess
Not applicable	Up to £300	No excess
Not applicable	Up to £200	No excess
Not applicable	Not applicable	No excess

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy. The word or expression will be highlighted by the use of bold print.

You/Your/Yourself/Insured Person

means each person travelling on the trip whose name appears in the Policy schedule.

We/Us/Our

means AXA Insurance UK plc. (Registered Office) 5 Old Broad Street, London EC2N 1AD Registered in England No. 78950, and is authorised and regulated by the Financial Services Authority.

Act of Terrorism

means 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 government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Bodily Injury

means an identifiable physical injury sustained by **you** during the **period of insurance** by a sudden, unexpected and specific event.

Close Business Associate

means any person who is a permanent resident of the **United Kingdom** or Channel Islands 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, aunt, uncle, cousin, nephew, niece, legal guardian, common law partner or fiancé(e).

Curtailment / Curtail

means returning early to **your home**.

Family

means up to two adults and any number of their children, step children or foster children who reside at the same address, accompanying the parents or legal guardian insured on the same policy travelling on any trip to the same destination.

Hijack

means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **you** are travelling in as a passenger.

Home

means **your** residential address in the **United Kingdom** or Channel Islands.

Home Country

means

- 1) the **United Kingdom** if **you** normally live in England, Scotland, Wales, Northern Ireland or the Isle of Man.
- 2) the Channel Islands if **you** normally live on Guernsey, Jersey, Alderney or Sark.

Loss of Limb

means permanent and total loss of use of an arm at or above the wrist or leg at or above the ankle.

Loss of Sight

means the complete and irrecoverable loss of sight of one or both eyes.

Luggage

means **your** suitcases (or similar **luggage** carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

Medical Practitioner

means a registered, practising member of the medical profession who is not related or known personally to **you** or any other person with whom **you** are travelling.

Mugged / Mugging

means a violent attack on **you** with a view to theft by person(s) not previously known to **you**.

Period of Insurance

Sections 1 – Cancellation is effective from the date of issue of **your** Policy or the date of booking a trip whichever is the later, providing the trip is completed before the expiry of the Policy. In respect of all other Sections this Insurance commences when **you** leave **your home** or place of business in **your home country** (whichever is the later) until the time **you** return to **your home** or place of business in **your home country** (whichever is the earlier). In any event, no insurance (other than Section 1-Cancellation) shall commence more than 24 hours prior to **your** booked departure time from **your home country** or cease more than 24 hours after the pre-booked return to **your home country**.

If **your** return to **your home country** is unavoidably delayed due to an event insured by this Policy, the **period of insurance** will automatically be extended free of charge beyond the normal expiry of this Policy.

Permanent Total Disablement

means disablement which entirely prevents **you** from attending to any business or occupation and which, having lasted 12 calendar months, is beyond hope of improvement.

Public Transport

means any publicly licensed aircraft, vessel, train or coach on which **you** are booked to travel.

Redundancy

means being declared redundant against **your** will and receiving payment within the terms of the Employment Protection Act or any subsequent employment legislation.

Schedule

means the validation certificate attached to this Policy which sets out the names of those persons insured (**you**), the area of travel, the **period of insurance**.

Scuba Diving Equipment

means wet suit, fins, mask and compass.

Ski Equipment

means skis, ski boots, ski poles and snowboards.

Ski Pack

means lift passes, hired skis and boots and ski school fees.

Unattended

means that **your luggage**, personal money or vehicle are out of **your** sight and/or that **you** are not in a position to prevent unauthorised interference with them.

UK Resident

means any person who is staying in or has lived in the **United Kingdom** for more than 12 months or, if studying or working in the **United Kingdom**, for more than 6 months.

United Kingdom

means England, Scotland, Wales, Northern Ireland and Isle of Man.

Valuables

means jewellery, gold, silver, precious metal or precious stone articles, watches, furs, photographic equipment (including lenses, films, etc), audio and video equipment (including tapes, CDs, DVDs), portable computer games (e.g. GameBoy), telescopes and binoculars.

Sporting Activities Covered

The following list is an indication of some of the sporting activities this policy will cover. It is not a complete list. Please contact UK Insurance Department on 01733-417444 to confirm cover for any activities not listed below.

Dry Skiing
Dry Slope Skiing
Hill Trekking
Horse Riding
Hot Air Ballooning (with qualified pilot)
Ice Skating
Mountain Biking
Organised White Water Rafting/Canoeing
Orienteering
Parascending
Scuba Diving (maximum depth 40m)
Surfing
Swimming
Water Skiing
Windsurfing

- Jetskiing
- Yachting
- Coastal Sailing (within 3miles of land)

+ Football

+ Golf

+ Tennis

+ Volleyball

• *Personal Liability not covered*

+ *Only covered where they are not played competitive capacity.*

The following Winter sports activities are only covered where the appropriate premium has been paid:

- On Piste Skiing
Off Piste Skiing (with qualified instructor/local guide)
Snow Boarding
- Snow Mobiling
- Kick Sledging
Tobogganing
Cross Country Skiing

Geographical Limits

United Kingdom	England, Scotland, Wales, Northern Ireland, Isle of Man.
Channel Islands and Republic of Ireland	Channel Islands and Republic of Ireland only.
Europe	Europe shall include the continent of Europe west of the Ural Mountains, Iceland, Turkey, the Mediterranean Islands Madeira, Azores and the Canary Islands.
World-wide excluding North America and Caribbean	Anywhere in the world excluding The United States of America, Alaska, Hawaii, Canada, the Caribbean Islands and the Bahamas.
World-wide including North America and Caribbean	Anywhere in the world including the United States of America, Alaska, Hawaii, Canada, the Caribbean Islands and the Bahamas.

Overseas Emergency Medical Service

In the event of **bodily injury** or illness which may lead to in-patient hospital treatment or before any arrangements are made for transport **home**, or in the event of **curtailment**, **you** must, as soon as possible, contact AXA Assistance, a world-wide organisation specialising in emergency assistance services. The service is available to **you** 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, transport **home** where medically necessary and authorisation of medical expenses. Where **your** health does not allow immediate contact, then someone must contact AXA Assistance as soon as reasonably possible.

Payment for medical treatment abroad:

For consultations or medical treatment which does not require an overnight stay in a hospital or clinic, **we** suggest that **you** pay the hospital or clinic in question and telephone Thomas Cook Claims Service 0845 60 50 460 on return to **your home country**.

For any other treatment, AXA Assistance will arrange for any insured medical expenses to be paid direct to the hospital or clinic. To take advantage of this benefit, someone must contact AXA Assistance for **you** as soon as possible.

Beware of requests for you to sign for excessive treatment or charges. If you are in any doubt, please contact AXA Assistance for guidance.

To obtain assistance dial the appropriate International dialling code followed by:

Tel: +44 845 61 01 422

Or if you are in a country that does not accept international free phone numbers please call the Operator to reverse the charges to

+44 29 20 50 1445

Please quote Thomas Cook, your Policy number and state that you are insured with AXA Insurance.

Telephone calls are recorded and may be monitored for training purposes and to help us maintain a quality service.

How to make a claim

FOR SECTIONS 1 TO 19

Making a claim could not be easier. All **you** need to do is telephone **our** dedicated claims team between 8am and 8pm Monday to Friday and 10am to 4pm on Saturday on 0845 60 50 460.

For fast and efficient service please have to hand **your** insurance details. The claims team will then send a claim form to **you** to complete. The claim form must then be returned with all the requested supporting documents.

Thomas Cook Claims Service
PO Box 742
Lancaster
LA1 1BT

Telephone number 0845 60 50 460
Fax number 01243 790 265

Telephone calls are recorded and may be monitored for training purposes and to help us maintain a quality service.

FOR SECTION 20 – LEGAL EXPENSES

Claims must be notified to **us** within 90 days.

Please telephone or write to:

AXA Assistance
The Quadrangle
106/118 Station Road
Redhill
Surrey RH1 1PX

Telephone number 0845 61 01 422

Important Notes

- 1 This Policy is not in force unless validated by Thomas Cook.
- 2 Once validated, this Policy covers a single return trip (except when **you** have purchased a Classic Multi-Trip Insurance, when more than one, single return trip may be taken) which begins and ends in the **United Kingdom** or Channel Islands.
- 3 Once validated, this Policy will also cover a one way trip commencing in the **United Kingdom** or Channel Islands to Europe or World-wide destinations but only for the first three days including the date of departure. **We** will not pay for any expenses incurred by **you** for incidents occurring after this period.
- 4 Children under 2 years of age on the date of return of the trip are insured free of charge provided an accompanying adult is insured on the same Policy.
- 5 Cover is only available for the whole duration of the booked trip and cannot be effected once a journey has been commenced.

- 6 The maximum duration of this Insurance is shown in **your Schedule**. Trips covered under a Classic Multi-Trip Insurance Policy are restricted to 60 days (17 days for winter sports in any one Policy year). These durations cannot be extended.
- 7 A Classic Multi-Trip Insurance Policy does not apply for trips taken within the **United Kingdom**.
- 8 A Classic Multi Trip Insurance Policy is not available to anyone aged 65 or over. If **you** reach the age of 65 during the **Period of Insurance**, cover will continue until the next renewal date but not thereafter.

Your Cover

There are two levels of cover available for sections 1 to 8 and 20.

Travel Insurance

Classic Travel Insurance

The benefits under Classic Travel Insurance are generally higher than Travel Insurance.

The level of benefit is shown for each level of cover at the beginning of each section.

The cover under the winter sports sections (16,17,18 & 19) is the same under Travel Insurance or Classic Travel Insurance.

The level of cover which **you** have chosen is shown on **your Schedule** (Classic Travel Insurance being indicated by the words 'Classic Cover').

The General Exclusions on page 32 and General Conditions on page 33 apply to the whole Policy and all levels of cover. Each section states the level of benefits payable and any limits, conditions and exclusions applying specifically to that section. The level of benefits for which **you** are eligible will depend upon the level of cover **you** have chosen. Please consult the benefits tables on

Page 4-5 – **Travel Insurance**

Page 6-7 – **Classic Travel Insurance**

and also the relevant sections of this Policy for details of the maximum sums payable and limitations applying to **your** chosen level of cover.

Your cover in detail

Section 1 – Cancellation

We will pay up to the following amounts in all for each **insured person** during the **period of insurance**:

Travel Insurance £5,000 (£750 for trips in the **United Kingdom**).

Classic Travel Insurance £10,000 (£1,000 for trips in the **United Kingdom**).

What is covered

We will pay **you** for the unused proportion of any travel and accommodation costs or pre-paid non refundable expenses which **you** have paid or legally have to pay if cancellation of **your** trip is necessary and unavoidable as a result of any of the following events occurring during the **period of insurance**.

- 1 The death, **bodily injury** or illness of
 - i) **you**
 - ii) any person with whom **you** are travelling or have arranged to travel
 - iii) any person with whom **you** have arranged to stay temporarily
 - iv) a **close relative**
 - v) a **close business associate** of **yours**.
- 2 Compulsory quarantine of **you** or persons with whom **you** are travelling or had arranged to travel with.
- 3 Jury service attendance or being called as a witness at a Court of Law of **you** or persons with whom **you** are travelling or had arranged to travel with.
- 4 **Redundancy** of **you** or any person with whom **you** are travelling or had arranged to travel with.
- 5 The withdrawal of leave of members of the Armed Forces, or employees of a Government Department, provided that such cancellation could not reasonably have been expected at the time of applying for this insurance and that it occurs during the **period of insurance**.
- 6 Any accidental damage to **your home** which renders it uninhabitable.
- 7 The Police requesting **your** presence following theft at **your home** during the 7 days preceding **your** trip.

Special Condition

If **you** fail to notify the Travel Agent, Tour Operator or provider of accommodation and/or transport as soon as **you** find it necessary to cancel the trip, **our** liability will be restricted to the cancellation charges that would have applied if a delay had not occurred.

What is not covered

- a The first £50 of each and every claim per incident for each **insured person** (reducing to £10 in respect of loss of deposit) but limited to a maximum of £100 (£20 in respect of loss of deposit) when travelling as a **family**.

- b Anything arising directly or indirectly from:
 - i anything excluded by the important conditions relating to health mentioned on page 2;
 - ii regulations set by the government of any country;
 - iii any claims where **you** fail to provide medical or other suitable evidence of the need to cancel the trip;
 - iv any expenses relating to any ownership (part, timeshare or otherwise) of any land or buildings;
 - v the Tour Operator or anyone **you** have made travel or accommodation arrangements with failing to provide such arrangements.
 - vi bankruptcy or liquidation of any Tour Operator, Travel Agent or Transportation Company (if **you** have purchased Classic Travel Insurance **you** may be entitled to cover in respect of this exclusion only under Section 11 – Failure of Carrier on page 26);
 - vii **you** being called as an expert witness or where normal employment would require **your** attendance at a court of law;
 - viii **your** disinclination to travel or financial reasons of any kind except involuntary **redundancy**;
 - ix **your** failure to obtain the required passport or visa;
 - x anything mentioned in the General Exclusions on page 32.

Section 2 – Curtailment

For claims under this section, you must first contact AXA Assistance as outlined on page 11.

We will pay up to the following amounts in all for each **insured person** during the **period of insurance**:

Travel Insurance £5,000 (£750 for trips in the **United Kingdom**).

Classic Travel Insurance £10,000 (£1,000 for trips in the **United Kingdom**).

What is covered

We will pay **you** for the unused proportion of any travel and accommodation costs which have been paid for prior to departure (including reasonable additional travelling expenses incurred) if **you** have to **curtail your** trip due to any of the following events occurring during the **period of insurance**:

- 1 The death, **bodily injury** or illness of
 - i) **you** or any person with whom **you** are travelling,
 - ii) a **close relative** of **yours**,
 - iii) a **close business associate** of **yours**,
 - iv) the person **you** are staying with;
- 2 Any accidental damage to **your home** which renders it uninhabitable;
- 3 The Police requiring **your** presence following theft at **your home**.

Note: The proportion of unused costs is calculated from the date you arrive back to your home country.

What is not covered

- a The first £50 of each and every claim per incident for each **insured person**.
- b Any claim arising directly or indirectly from:
 - i Anything excluded by the important conditions relating to health mentioned on page 2;
 - ii Any expenses which have not been authorised by **us** or AXA Assistance;
 - iii **Your** failure to provide medical or other suitable evidence of the need to **curtail** the trip;
 - iv Bankruptcy or liquidation of any Tour Operator, Travel Agent or Transportation Company (if **you** have purchased Classic Travel Insurance **you** may be entitled to cover in respect of this exclusion only under Section 11 – Failure of Carrier on page 26);
 - v Anything mentioned in the General Exclusions on page 32.

Section 3A – Emergency Medical and Other Expenses

We will pay up to the following amounts in all for each **insured person** during the **period of insurance**:

Travel Insurance £2,000,000 (£500 for trips in the **United Kingdom**).

Classic Travel Insurance £10,000,000 (£750 for trips in the **United Kingdom**).

What is covered

We will pay **you** for the following expenses which are necessary as a result of **your** suffering **bodily injury** or illness which occurs during the **period of insurance**.

- 1 Medical, surgical, hospital, ambulance, nursing **home** and nursing attendance charges incurred outside **your home country**.
- 2 Emergency dental treatment to natural teeth, for the immediate relief of pain only, outside **your home country**.
- 3 With the prior authorisation of AXA Assistance, costs incurred in the use of air ambulance or other air transport, including qualified attendants to repatriate **you** to **your home** in the event of serious **bodily injury** or illness outside **your home country**.
- 4 Up to
 - a £1,000 for **Travel Insurance**;
 - b £2,500 for **Classic Travel Insurance**;towards the cost of funeral expenses in the country where death occurred for trips outside **your home country**.
- 5 Additional accommodation expenses, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date (maximum sum insured as detailed above for trips within **your home country**).

- 6 Additional travel expenses and accommodation expenses, up to the standard of **your** original booking, for a friend or **close relative** who, in the event of **your** hospitalisation and if deemed medically necessary by a **medical practitioner** and/or AXA Assistance, is required to travel with **you** or to **you** as an escort. This will include reasonable additional travel expenses which **you** and **your** escort may require to return **home** if **you** are unable to use **your** return tickets (maximum sum insured as detailed above for trips within **your home country**).
- 7 The additional cost of returning **your** body or ashes to **your home** (maximum sum insured as detailed above for trips within **your home country**).
- 8 Up to £250 for fees **you** have to pay to a physiotherapist for the continuation of treatment on **your** return to **your home country** as a result of an illness or **bodily injury** which commenced during the **period of insurance**.

Note: Make sure you keep all receipts as they will be needed in event of a claim.

Please refer to Section 3B for Special Conditions and what is not covered.

Section 3B – Hospital Benefit

We will pay up to the following amounts in all for each **insured person** during the **period of insurance**:

Travel Insurance £20 for every 24 hours up to a maximum for the period of £300 (£40 for every 24 hours for families).

Classic Travel Insurance £30 for every 24 hours up to a maximum for the period of £600 (£50 for every 24 hours for families).

What is covered

We will pay **you** for every 24 hours **you** spend:

- 1 as an in-patient in a registered hospital abroad or
- 2 confined to **your** hotel room on the advice of a **medical practitioner** whilst abroad provided **you** have a medical certificate confirming this.

This Section will be payable in addition to any amount payable under Section 3A of this Policy.

Note: If you are a child under 16 years and this benefit applies to you, the benefit will be increased to include one parent to remain with you (family benefit levels as detailed above).

Special conditions applying to Sections 3A and 3B

- 1 **You** must give immediate notice to **us** or AXA Assistance of any **bodily injury** or illness which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
- 2 In the event of **your bodily injury** or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to **your home country** at any time during the trip. **We** will do this if, in the opinion of the **medical practitioner** in attendance or **our medical practitioner**, **you** can be moved safely and/or travel safely to **your home country** to continue treatment.

What is not covered applying to Sections 3A and 3B

- a The first £50 of each and every claim per incident for each **insured person** in respect of Section 3A only;
- b Any claim arising directly or indirectly from:
 - i Anything excluded by the important conditions relating to health mentioned on page 2;
 - ii Any expenses incurred more than 12 months after the date the first expense was incurred, or any continuing expenses after **you** are fit to return to **your home country**;
 - iii The cost of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or illness or which necessitated **your** admittance into hospital;
 - iv Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and AXA Assistance can be delayed until **your** return to **your home country**;
 - v The cost of ongoing medication for any condition for which medical treatment or advice is being followed at the time of booking or commencing the trip;
 - vi Additional costs arising from single or private room accommodation within a hospital or nursing home;
 - vii The cost of treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
 - viii Any expenses brought about as a result of contracting a sexually transmitted disease;
 - ix Any expenses incurred after **you** have returned to **your home country**;
 - x Anything mentioned in the General Exclusions on page 32.

Section 4 – Personal Accident

What is covered

We will pay **you** or **your** legal representative one of the benefits shown below if during the **period of insurance you** sustain **bodily injury** which shall solely and independently of any other cause result in **your**:

- 1 Death
 - Travel Insurance**
£10,000 (or £2,000 if the **insured person** is under 16 years at the time **bodily injury** occurs).
 - Classic Travel Insurance**
£15,000 (or £2,000 if the **insured person** is under 16 years at the time **bodily injury** occurs).

or

- 2 **Loss of one or more limbs** and/or total **Loss of Sight** in one or both eyes
 - Travel Insurance** £10,000
 - Classic Travel Insurance** £30,000

or

- 3 **Permanent Total Disablement**
 - Travel Insurance** £10,000
 - Classic Travel Insurance** £30,000

Special conditions

- 1 Death or disablement must occur within 12 calendar months of **bodily injury**.
- 2 Only one benefit shall be payable to any one **insured person**.
- 3 **Our medical practitioners** may examine **you** as often as they deem necessary in the event of a claim.

What is not covered

Any claim arising directly or indirectly from:

- a Pregnancy within eight weeks of the start of the trip, during the trip or within eight weeks of the end of the trip.
- b Anything mentioned in the General Exclusions on page 32.

Section 5A – Luggage, Personal Possessions and Passport

We will pay up to the following amounts in all for each **insured person** during the **period of insurance**:

Travel Insurance

1. Luggage

Luggage and Personal Possessions	£1,000
a. Valuables	£300
b. Any single and/or pair or set of articles (e.g. earrings, golf equipment, fishing equipment, scuba diving equipment)	£250
2. Delayed Luggage	£150
3. Passport Expenses	£500

Classic Travel Insurance

1. Luggage

Luggage and Personal Possessions	£1,600
a. Valuables	£400
b. Any single and/or pair or set of articles (e.g. earrings, golf equipment, fishing equipment, scuba diving equipment)	£325
2. Delayed Luggage	£250
3. Passport Expenses	£500

What is covered

1 LUGGAGE

We will pay **you** the current market value for the accidental loss of, theft of or damage to **your luggage** and personal possessions. We will take into account a deduction for wear, tear and depreciation of value or, at **our** option, we will replace, reinstate or repair the item(s). For all claims under this Section, limits will apply to:

- a. **Valuables**,
- b. Any single and/or pair or set of articles (e.g. earrings, golf equipment, fishing equipment, **scuba diving equipment**).

Note: If you claim for a pair or set of articles, we will only pay up to the value of the part which is lost, stolen, damaged or destroyed despite the total value of the pair or set as a whole.

2 DELAYED LUGGAGE

We will reimburse **you** for the emergency replacement of necessities if **your luggage** is temporarily lost in transit for more than 10 hours during **your** outward journey, provided written confirmation is obtained and sent to **us** from the airline or shipping company, confirming the number of hours **your luggage** was delayed.

If **your luggage** proves to be permanently lost, the amount paid by **us** under Section 5A paragraph 2 (Delayed **Luggage**) will be deducted from the total amount claimable under Section 5A paragraph 1 (**Luggage**).

3 PASSPORT EXPENSES

We will pay **you** for unavoidable additional costs incurred in order to continue **your** trip or return to **your home country** if **your** passport is lost or stolen during the **period of insurance**.

Note: Make sure you keep all receipts as they will be needed in event of a claim. Please retain original air tickets and baggage tags in the event of claiming for luggage which is lost or damaged in transit.

See Section 5B for special conditions and what is not covered

Section 5B – Personal Money and Documents

We will pay up to the following amounts in all for each **insured person** during the **period of insurance**:

Travel Insurance £250 (£150 for cash losses or trips in the **United Kingdom**).

Classic Travel Insurance £500 (£300 for cash losses and limited to a maximum benefit of £150 for trips in the **United Kingdom**).

What is covered

We will pay **you** for accidental loss or theft of personal money and documents which includes cash, bank notes, cheques, postal or money orders, travel tickets, lift passes, travellers cheques and drivers licence, all held for private purposes.

Special conditions applicable to Sections 5A and 5B

- 1 **You** must take reasonable precautions at all times to ensure the safety and supervision of **your** property and **you** should take all practicable steps to recover property which is lost or stolen. If it is lost or damaged whilst in the care of a transport company, authority (e.g. customs) or hotel **you** must report to them in writing with details of the loss or damage and obtain written confirmation in return. If **your** property is lost or damaged by an airline, **you** must:
 - a Obtain a Property Irregularity Report from the airline at the airport
 - b Give formal written notice of the claim to the airline by writing within the time limit shown in their conditions of carriage (Please retain a copy)
 - c Keep all travel tickets and tags for submission if a claim is to be made under this Policy.
- 2 Receipts for property lost or damaged must be retained as these will help **you** to substantiate **your** claim.
- 3 **You** must report to the Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all property.

What is not covered applying to Sections 5A and 5B

- a The first £50 of each and every claim per incident for each **insured person** (except under Section 5A, paragraph 2 – Delayed Luggage).
- b Any claim arising directly or indirectly from:
 - i Loss of, theft of or damage to contact or corneal lenses, hearing aids, dental or medical fittings, samples or merchandise, coupons, securities, stamps, documents of any kind, pedal cycles, vehicles or accessories (other than **your** own wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, portable telephones, computers and/or accessories, televisions, compact disc players (except where portable players are taken on **your** trip), sports gear whilst in use (other than **ski equipment** for winter sports trips where the appropriate premium has been paid), boats and/or ancillary equipment, dinghies, glass or china, perishable goods and suitcases (unless they are entirely unusable).
 - ii Mechanical or electrical breakdown, damage or breakage of fragile or brittle articles (such as bottles, glass, camera lenses or china) and any further claims which may be caused as a result of such damage or breakage unless due to fire, theft or accident to the vessel, vehicle or aircraft in which they are being carried.
 - iii Loss of, theft of or damage to money, passport or **valuables** left **unattended** at any time unless in a safety deposit box or a hotel safe.
 - iv Loss of, theft of or damage to money, passport or **valuables** left as checked in **luggage**.
 - v Any claim where **you** have not obtained a police report within 24 hours of discovering the loss, theft or burglary of **your** own **luggage, valuables** or money.
 - vi Any claim where **you** have not notified the carrier (i.e. the airline, shipping company, etc) and obtained a written carriers report (or Property Irregularity Report in the case of an airline) as per Special Condition 1 above.
 - vii Wear, tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions, damage by moth, vermin or any process of cleaning, restoring or repairing.
 - viii Delay, detention, seizure, confiscation, loss, damage or destruction caused by Customs or other officials.
 - ix Loss of, theft of or damage to business goods and samples.
 - x **Luggage** stolen from an **unattended** motor vehicle between the hours of midnight and 7a.m. local time.
 - xi Anything mentioned in the General Exclusions on page 32.

Section 6 – Personal Liability

We will pay up to the following amounts in all for each **insured person** during the **period of insurance**:

Travel Insurance: £2,000,000

Classic Travel Insurance: £2,000,000

What is covered

We will pay **you** for all sums which **you** become legally liable to pay as compensation or damages (including costs) during the **period of insurance** in respect of:

- 1 accidental injury to any person who is not in **your** employment or who is not a member of **your** family or household,
- 2 accidental loss of or damage to material property that does not belong to and is neither hired, loaned to or borrowed by **you** or anyone in **your** employment or any member of **your** family or household,
- 3 accidental damage to **your** temporary holiday accommodation which does not belong to **you** or anyone in **your** employment or any member of **your** family or household.

Special conditions

- 1 **You** must give **us** immediate written notice with full details of any incident which may give rise to a claim.
- 2 **You** must forward every letter, writ, summons and process to **us** as soon as **you** receive it.
- 3 **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** written consent.
- 4 **We** will be entitled if **we** so desire to conduct in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
- 5 In the event of **your** death, **your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this Policy.

What is not covered

We will not be liable to pay for any compensation, damages or legal costs arising directly or indirectly from:

- a liability which **you** are responsible for because of an agreement that has been made;
- b **your** trade, profession, occupation or travelling companions;
- c ownership, possession or use of animals belonging to **you** or in **your** care, custody or control;
- d ownership, possession or use of mechanical or motorised vehicles, aircraft or watercraft (other than manually propelled watercraft under 18 feet in length);
- e ownership, possession or occupation of land or buildings (other than a temporary holiday residence);
- f liability covered under any other insurance Policy;
- g injury, illness, death or any other expense attributable to HIV (Human Immunodeficiency Virus) and/or HIV related illness and/or any mutant derivative or variations thereof however they may be caused;
- h anything mentioned in the General Exclusions on page 32.

Note: If you are using a mechanical or motorised vehicle, you should contact your motor insurer before you travel or arrange insurance with the motor hire company as you are not covered under this Section of the Policy.

Section 7A – Delayed Departure

This section is applicable to Travel Insurance only.

What is covered

If departure of the **public transport** on which **you** are booked to travel from or return to the **United Kingdom** is delayed for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown or technical fault

We will pay:

1. £20 for the first completed 12 hours delay and £20 for each full 12 hours delay thereafter up to a maximum of £120
2. a) up to £5,000 (or £750 for trip in the **United Kingdom**) for the proportionate value of **your** holiday for each 24 hours that **you** are delayed up to the time **you** can commence **your** trip (e.g. if **you** are delayed for 2 days out of a 14 day trip, **we** will reimburse two fourteenths of **your** irrecoverable trip costs).

or

2. b) Up to £5,000 (or £750 for trip in the **United Kingdom**) for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay if after a minimum 12 hours has elapsed, **you** choose to cancel **your** trip.

For 'short break' trips of up to 5 days duration, all references to 12 hours are reduced to 6 hours.

Item 2 above only applies to delays occurring at the start of your trip.

You may claim only under subsection 2a or 2b above, not both.

You may claim only under section 7A – Delayed departure or section 8 – Missed departure, not both.

What is not covered

- a The first £50 of each and every claim per incident for each **insured person** up to a maximum of £100 when travelling as a **family**. This exclusion only applies to paragraph 2b above.
- b Any claim arising directly or indirectly from
 - i. **Your** failure to check in at the departure point according to the itinerary supplied to **you**.
 - ii. **Your** failure to obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
 - iii. **Your** departure being delayed due to over booking of the aircraft, sea vessel or conveyance on which **you** are intending to travel.
 - iv. Delayed departure arising from strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is effected by **you**.
 - v. Withdrawal from service (temporary or otherwise) of **public transport** on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
 - vi. Anything mentioned in the general exclusions on page 32.

Section 7B – Delayed Departure

This section is applicable to **Classic Travel Insurance only**.

What is covered

If departure of the **public transport** on which **you** are booked to travel from or return to the **United Kingdom** is delayed for at least 10 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown or technical fault

We will pay:

1. £25 for the first completed 10 hours delay and £25 for each full 10 hours delay thereafter up to a maximum of £200
- 2 a) up to £10,000 (or £1,000 for trip in the **United Kingdom**) for the proportionate value of **your** holiday for each 24 hours that **you** are delayed up to the time **you** can commence **your** trip (e.g. if **you** are delayed for 2 days out of a 14 day trip, **we** will reimburse two fourteenths of **your** irrecoverable trip costs).

or

- 2 b) Up to £10,000 (or £1,000 for trip in the **United Kingdom**) for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay if after a minimum 10 hours has elapsed, **you** choose to cancel **your** trip.

For 'short break' trips of up to 5 days duration, all references to 10 hours are reduced to 6 hours.

Item 2 above only applies to delays occurring at the start of your trip.

You may claim only under subsection 2a or 2b above, not both.

You may claim only under section 7B – Delayed departure or section 8 – Missed departure, not both.

What is not covered

- a The first £50 of each and every claim per incident for each **insured person** but limited to a maximum of £100 when travelling as a **family**. This exclusion only applies to paragraph 2b above.
- b Any claim arising directly or indirectly from
 - i. **Your** failure to check in at the departure point according to the itinerary supplied to **you**.
 - ii. **Your** failure to obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
 - iii. **Your** departure being delayed due to over booking of the aircraft, sea vessel or conveyance on which **you** are intending to travel.
 - iv. Delayed departure arising from strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is effected by **you**.
 - v. Withdrawal from service (temporary or otherwise) of **public transport** on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
 - vi. Anything mentioned in the general exclusions on page 32.

Section 8 – Missed Departure

We will pay up to the following amounts in all for each **insured person** during the **period of insurance**:

Travel Insurance

£500 (£300 for trips in **your home country**)

Classic Travel Insurance

£1,000 (£300 for trips in **your home country**)

What is covered

We will pay **you** for necessary additional accommodation and travelling expenses which **you** need to pay to reach **your** booked destination if **you** arrive at **your** departure point too late to start **your** booked journey from

or to **your home country** (from the departure point in the **United Kingdom**, for **United Kingdom** trips only) due to the transport **you** are travelling in breaking down, being involved in an accident or being delayed.

What is not covered

Any claim arising directly or indirectly from:

- a **Your** failure to allow sufficient time to reach **your** departure point by the recommended checking-in time.
- b Anything mentioned in the General Exclusions on page 32.

Sections 9 to 15 apply to Classic Travel Insurance only.

Section 9 – Mugging Benefit

This Section is applicable to Classic Travel Insurance only.

What is covered

We will pay **you** a benefit of £100 per full 24 hours up to a maximum of £1,000 in addition to any medical expenses incurred under Sections 3A and 3B of this Policy if **you** are **mugged** and, as a result of **your** injuries received from the **mugging**, are admitted as an in-patient to a registered hospital abroad.

Special Condition

In the event of a claim **you** must obtain a police report of the **mugging** and confirmation of **your** injuries and the period of in-patient treatment from the hospital.

What is not covered

- a Anything mentioned in the General Exclusions on page 32.

Section 10 – Hijack

This Section is applicable to Classic Travel Insurance only.

What is covered

We will pay **you** a benefit of £100 per full 24 hours up to a maximum of £1,000 for the duration of the **hijack**.

What is not covered

- a If **you** or **your** family or **your** business connections have engaged in activities that could be expected to increase the risk of **hijack**.
- b Anything mentioned in the General Exclusions on page 32.

Section 11 – Failure of Carrier

This Section is applicable to Classic Travel Insurance only.

What is covered

If the company providing the aircraft, sea vessel, train or coach **you** had booked to travel in during **your** trip fails to provide the booked arrangements because of bankruptcy or liquidation, **we** will pay up to £1,500 for:

- 1 the unused deposits and charges paid for before **your** trip started or, if **your** trip has already started, the unused portion of the cost of **your** trip;
- 2 additional transport and accommodation expenses **you** have to pay because the trip has been extended or **curtailed**.

What is not covered

- a Where there is a bond or other security in force or put in place for the coach operator, airline, shipping line or railway company;
- b Trips not booked with a properly licensed coach operator, airline, shipping line or railway company;
- c Anything mentioned in the General Exclusions on page 32.

Section 12 – Loss of Hotel Facilities

This Section is applicable to Classic Travel Insurance only.

What is covered

We will pay **you** a benefit of £30 for each full 24 hours **you** are unable to use any of the following booked hotel facilities due to strike or industrial action up to a total payment of £150:

- 1 Waiter or kitchen services (preventing **your** meals being made);
- 2 Electricity or water supplies or maid service to **your** room;
- 3 Swimming pool within the hotel complex.

Special condition

- 1 **You** must get written confirmation and proof from the hotel management of the loss of facility and **you** will need to send this to **us** to support **your** claim.

What is not covered

- a When alternative arrangements have been made by the hotel or Tour Operator;
- b Any strike or industrial action at the hotel lasting less than 48 continuous hours;
- c Anything mentioned in the General Exclusions on page 32.

Section 13 – Assistance to or from the departure point in the United Kingdom

This Section is applicable to Classic Travel Insurance only.

For assistance under Section 13, please contact AXA Assistance on 0845 61 01 422.

What is covered

- 1 If **you** are delayed on the way to **your** departure point (i.e. airport port or terminal) in the **United Kingdom** or Channel Islands as a result of **public transport** failure or the vehicle **you** are travelling in breaking down, **we** will
 - a. contact the carrier (ie airline, shipping company) to let them know that **you** will be arriving late,
 - b. pay up to £300 to assist **you** in reaching **your** international departure point in the **United Kingdom** or Channel Islands and where necessary tow **your** vehicle to the nearest garage or to **your home** whichever is nearer.

Note: If you are not covered under this Section, you may find that you are insured under Section 8 – Missed Departure instead.

- 2 If when **you** arrive back in the **United Kingdom** or Channel Islands **you** are unable to continue **your** journey **home** due to the failure of connecting **public transport** or the vehicle **you** are going to travel in breaking down, **we** will pay up to £300 to
 - a. arrange alternative transport or emergency local assistance, including the recovery of **your** own vehicle (with passengers) **home** or
 - b. for overnight accommodation whilst **you** are awaiting repairs to the vehicle.

Special condition

- 1 All claims under this section must be authorised by AXA Assistance.

What is not covered

Any claim arising directly or indirectly from:

- a The cost of spare parts or materials used or any repairs to **your** own vehicle.
- b Any costs over and above the call-out charge and up to one hour's labour for roadside assistance.
- c Any tow-away charges not authorised by AXA Assistance.
- d The cost of roadside assistance to **your** vehicle when it is temporarily immobilised by floods or snow affected roads or when **you** have driven it onto sand or mud.
- e In respect of outward bound trips only, any delay arising from strike or industrial action which has commenced or been publicly declared more than 48 hours prior to **your** departure.
- f Anything mentioned in the General Exclusions on page 32.

Section 14 – Home Call Service

This Section is applicable to Classic Travel Insurance only.

For assistance under section 14, please contact AXA Assistance on 0845 61 01 422.

What is covered

- 1 After receiving **your** instructions, **we** will arrange for a repairer to call and make repairs if, during **your** trip abroad, **your home** suffers damage to:
 - a the domestic plumbing or drainage system creating a likelihood of flooding;
 - b the domestic gas or electricity supply system causing a complete failure;
 - c the roofing where internal damage is likely to be caused;
 - d the external locks, doors or windows making **your home** insecure;
 - e the fixed heating system where there is an escape of water or oil making it unsafe or insecure or results in **you** or any other occupants unreasonable discomfort.
- 2 **We** will pay up to £150 for up to 3 days emergency Bed and Breakfast accommodation if, on **your** return from **your** trip, **your home** is made unfit to live in due to any cause outside **your** control.

Note: Remember to leave the key to your home with a neighbour or friend before you leave on your trip.

What is not covered

- a Any charges associated with effecting the repair.
- b Anything mentioned in the General Exclusions on page 32.

Section 15 – Extended Kennel and/or Cattery fees

This section is applicable to Classic Travel Insurance Only

What is covered

We will pay **you** up to £250 (£150 for trips in the **United Kingdom**) for kennel/cattery fees if **your** dog(s)/cat(s) are in a kennel/cattery during **your** trip and **your** return to **your home** has been delayed due to **your** **bodily injury** or illness.

Special Conditions

1. This Section will only be payable if **your** delay is due to **bodily injury** or illness which is covered under Section 3A - Emergency Medical and other Expenses.
2. **You** must get a written statement from the appropriate kennel or cattery confirming any extra charges that **you** have to pay.
3. Any amount payable under this section only applies to domestic cat(s) and/or dog(s) that **you** own.

What is not covered

Anything mentioned in the General Exclusions on page 32.

Winter Sports Cover

COVER IN RESPECT OF SECTIONS 16, 17, 18 AND 19 WILL ONLY OPERATE IF THE APPROPRIATE WINTER SPORTS INSURANCE PREMIUM HAS BEEN PAID.

WINTER SPORTS COVER CAN BE PURCHASED UNDER TRAVEL INSURANCE AND CLASSIC TRAVEL INSURANCE.

Section 16 – Ski Equipment

What is covered

1 SKI EQUIPMENT

We will pay **you** up to £500 for replacement or repair of **your own ski equipment** (after making allowance for wear, tear and depreciation) or hired **ski equipment** if it is lost, stolen or damaged during **your trip**.

2 SKI HIRE

We will pay **you** £25 per day up to a maximum of £400 for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your own or hired ski equipment** during the **period of insurance**.

3 DELAYED SKI EQUIPMENT

We will pay **you** £25 per day up to a maximum of £400 towards the cost of hiring replacement **ski equipment** if **your own ski equipment** is delayed in reaching **your** outward destination for at least 8 hours and **you** have a written report from the Carrier (i.e. airline, shipping company, etc.) or tour representative.

Note: You will need to keep your receipts in order to prove the amount of your claim.

Special Condition

- a If **your own or your hired ski equipment** is lost, damaged or delayed in transit and **you** must notify the carrier (i.e. the airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline). If **you** are unable to obtain a report immediately, **you** must write and request a report within 7 days.
- b In the event of a claim **you** must obtain a police report within 24 hours of discovering the loss, theft or burglary of **your own or hired ski equipment**.

What is not covered

- a The first £50 of each and every claim per incident for each **insured person**. This exclusion only applies to paragraph 1 above.

Any claim arising directly or indirectly from:

- i Wear, tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions, damage by moth, vermin or any process of cleaning, restoring or repairing.
- ii **Ski equipment** stolen from an **unattended** motor vehicle other than from a roof rack or locked boot between 7a.m. and midnight local time.
- iii Delay, detention, seizure, confiscation, loss, damage or destruction caused by Customs or other officials.
- iv Anything mentioned in the General Exclusions on page 32.

Section 17 – Ski pack

What is covered

We will pay **you** up to £250 per week up to a maximum of £500 for the unused proportion of **your ski pack** following **your bodily injury** or illness occurring during the **period of insurance** subject to confirmation from a **medical practitioner** that such **bodily injury** or illness prevented **you** from using the **ski pack**. The proportional value of the unused ski school, ski hire and lift pass will also be paid.

Special Condition

In the event of a claim **you** must obtain a medical certificate from the attending **medical practitioner** confirming that **you** are unable to ski and unable to use the **ski pack** facilities.

What is not covered

- a Claims that are not confirmed as medically necessary by AXA Assistance.
- b Anything detailed under the exclusions applying to Sections 3A and 3B on pages 16, 17 and 18.
- c Anything mentioned in the General Exclusions on page 32.

Section 18 – Piste closure

What is covered

In the event that **your** resort closes due to a lack of or too much snow:

- 1 INDEPENDENT TRAVELLERS
We will pay **you** £30 for each full day **you** are unable to ski or £10 per day towards the cost of travelling to another resort for as long as such conditions exist at **your** resort but not exceeding the pre-booked period of **your** stay.
- 2 TOUR OPERATOR HOLIDAYS
If **you** have booked a Tour Operator trip through a Thomas Cook office, **you** will automatically be covered up to the same limit as the Tour Operator's own Snow Promise as shown in the brochure.

Special Condition

In the event of a claim **you** must obtain confirmation of resort closure from the local representative.

What is not covered

- a Claims where adverse snow conditions are known or are public knowledge at the date of issue of this Policy.
- b Anything mentioned in the General Exclusions on page 32.

Section 19 – Avalanche

What is covered

We will pay **you** up to £200 for unavoidable additional travel and accommodation expenses which **you** may incur if **you** are delayed in reaching or leaving **your** pre-booked resort as a direct result of avalanche or landslide.

What is not covered

- a Anything mentioned in the General Exclusions on page 32.

Section 20 – Legal Expenses

The cover for this section is provided by:

AXA Assistance, The Quadrangle, 106/118 Station Road, Redhill, Surrey RH1 1PQ. Telephone number: 0845 61 01 422.

We will pay up to the following amounts in all for each insured person during the period of insurance:

Travel Insurance

Maximum of £10,000. (Where there are two or more of **you** insured by this Policy then the maximum amount payable by **us** for all such claims shall not exceed £20,000.)

Classic Travel Insurance

Maximum of £50,000. (Where there are two or more of **you** insured by this Policy then the maximum amount payable by **us** for all such claims shall not exceed £100,000.)

What is covered

Legal costs to pursue a civil action for compensation if someone else causes **you bodily injury** or death during the **period of insurance**.

Note: Claims must be notified to us within 90 days. Please refer to page 12 for full details of how to make a claim.

Special condition

We shall supervise any legal action through agents **we** nominate and will decide the point at which negotiations cannot usefully be pursued further. After that, no further claims can be made against **us**.

What is not covered

- a Claims where in **our** opinion there are no reasonable prospects for success.
- b Claims against a carrier or the travel or holiday agent or tour operator arranging an overseas journey covered by this Insurance or AXA Insurance, AXA Assistance or their agents.
- c Claims against someone **you** were travelling with or another person insured under this Policy.
- d Legal action when in **our** opinion the estimated amount of compensation payment is less than £1,000 but **we** will try to obtain an amicable settlement.
- e Legal costs in respect of actions undertaken in more than one country.
- f Lawyers' fees incurred on the condition that **your** action is successful.
- g Legal consultation which is in respect of invoices unpaid by **you**.
- h Legal costs or expenses before **we** accept **your** claim in writing.
- i Claims by **you** other than in **your** private capacity.
- j Legal costs until all other insurances providing legal expenses are exhausted.
- k Claims occurring within the **United Kingdom** or **your home country**.
- l Anything mentioned in the General Exclusions on page 32.

General Exclusions applicable to All Sections of the Policy

We will not pay for claims arising directly or indirectly from:-

- 1 war, invasion, acts of terrorism, foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, 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 from Section 3A - the Medical Expenses and/or Section 4 - Personal Accident and or Section 10 - Hijack of this Policy, unless such losses are caused by nuclear, chemical or biological attack or the disturbances were already taking place at the beginning of the insured trip.
- 2 **your** own unlawful action or any criminal proceedings against **you**;
- 3 **your** intentional self-injury, suicide or attempted suicide, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **medical practitioner**, but not for the treatment of drug addiction) and self-exposure to peril (except in an attempt to save human life);
- 4 nuclear activity or radioactive contamination of any kind;
- 5 loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
- 6 the failure, fear of failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise, interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date;
Note: This exclusion shall not apply to Section 3A – Emergency Medical and Other Expenses, Section 3B – Hospital Benefit or Section 4 – Personal Accident.
- 7 winter sports unless included on the **schedule** and the appropriate premium paid;
- 8 off-piste skiing (except whilst under the supervision of a qualified guide or instructor), ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs and ski or bob ski racing in international and national events and their heats including officially organised practice or training for such events;
- 9 **your** participation in mountaineering or rock climbing requiring the use of picks, guides or ropes, pot-holing, bungee jumping, canyoning, sky diving, parachuting;
- 10 flying except as a fare paying passenger on a regular scheduled airline or licensed charter aircraft;
- 11 telephone charges unless they are receipted calls to AXA Assistance;
- 12 professional sports, racing, speed or endurance tests, motor rallies, motor competitions and team sports which are taking place in a competitive capacity;
- 13 **your** participation in manual or hazardous work;
- 14 **your** travelling against the advice of a **medical practitioner** or travelling to obtain medical treatment or after a terminal prognosis has been given;
- 15 consequential loss of any kind (e.g. replacement locks where keys have been stolen; loss of earnings following **bodily injury** or illness);
- 16 **your** 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.
17. **Your** travel to a country or specified area or event to which the Foreign and Commonwealth Office or any other official authority, has advised the public not to travel to.

General Conditions applicable to the whole Policy

You must comply with the following conditions to have the full protection of **your** Policy. If **you** do not comply with them **we** may at **our** option cancel the Policy, refuse to deal with **your** claim, or reduce the amount of any claim payment.

- 1 No payment will be made under Sections 1, 2, 3A, 3B, 4, 15 and 17 without appropriate medical certification where applicable.
- 2 If at the time of effecting **your** insurance and/or in the event of a claim, **we** require any medical certificates, information, evidence or receipts, these must be obtained at **your** own expense.
- 3 In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination. These examinations will be at **our** expense.
- 4 **You** must take all reasonable steps to recover any lost or stolen article.
- 5 **You** must not act in a fraudulent manner.

If **you** or anyone acting for **you**:

- Make a claim under this Policy knowing the claim to be false or exaggerated in any respect or
- Make a statement in support of a claim knowing the document to be forged or false in any respect or
- Submit a document in support of a claim knowing the document to be forged or false in any respect or
- Make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

Then

- **We** shall not pay the claim
 - **We** may at **our** option declare the Policy void
 - **We** shall not make any return of premium
 - **We** may inform the police of the circumstances
- 6 Proof of Cover must be produced before any claim is paid.
 - 7 **You** must not make any payment, admit liability, offer or promise to make any payment or negotiate any claim without written consent from **us**.
 - 8 **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
 - 9 **We** may at any time pay to **you** **our** full liability under the Policy after which no further payments will be made in any respect. **We** reserve the right not to accept salvage left by **you**.
 - 10 If for any claim under this Policy there is another insurance Policy in force covering **you** for the same risk, then **we** are entitled to approach that insurer for a contribution towards the claim.
 - 11 All claims need to be substantiated by **you**.

- 12 **You** may cancel this policy within 14 days of receipt of the policy documentation. **You** must tell **us** by writing to

UK Insurance Department
PO Box 2
17-18 Coningsby Road
Peterborough
Cambridgeshire
PE3 8AB

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 the policy documentation no premium refund will be given.

We may also cancel the policy by sending 14 days notice to **you** at **your** last known address.

No premium refund will be given.

Customer Care

A guide to our complaints procedure

We are committed to providing **you** with an exceptional level of service and customer care. We realise, however, that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expect. When this happens, **you** should contact the UK Insurance Department at the following address so that they can try to put things right for **you**.

UK Insurance Department
PO Box 2
17-18 Coningsby Road
Peterborough
Cambridgeshire
PE3 8AB
Tel: 01733 417 444

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:

Head of Customer Care
AXA Insurance
Civic Drive
Ipswich
IP1 2AN
Tel: 01473 205926
Fax: 01473 205101
Email: customercare@axa-insurance.co.uk

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:

Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0845 080 1800
Fax: 020 7964 1001

Referral to the FOS 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.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is 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.

Compensation under the scheme for:

- 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