

Section T – Independent travellers cover *(only operative if indicated in the certificate validation document)*

This extension to the certificate provides the following modifications to the insurance specifically in respect of **trips** that do not constitute a *package* (as described in the *Special definition* below).

Special definition relating to this section *(which is shown in italics)*

Package

- means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Further details of these Regulations can be downloaded from:

http://www.opsi.gov.uk/si/si1992/uksi_19923288_en_1.htm

Extended cancellation or curtailment charges cover

What is covered

Section A – Cancellation or curtailment charges is extended to include the following cover.

We will pay you up to £750 (applicable to Economy Policies) or £5,000 (applicable to Premier Policies) for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300 where cover under Section V – Golf cover is operative) which **you** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a) **you** were not able to travel and use **your** booked accommodation or
- b) the **trip** was **curtailed** before completion

as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:

1. prohibiting all travel or all but essential travel to or
2. recommending evacuation from

the country or specific area or event to which **you** were travelling providing such directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left the **United Kingdom** to commence the **trip**.

Extended delayed departure cover

What is covered

Section H – Delayed departure is extended to include the following cover.

We will pay you one of the following amounts:

1. If the **public transport** on which **you** are booked to travel is cancelled or delayed leading to **your** departure being delayed for more than 5 hours at the departure point of any connecting **public transport** in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home we will pay you**
 - a) £20 for the first completed 5 hours delay and £20 for each full 12 hours delay after that, up to a maximum of £100 *(which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay)* provided **you** eventually continue the **trip**.
2. We will pay **you** up to £750 (applicable to Economy Policies) or £5,000 (applicable to Premier Policies) for either:
 - a) any irrecoverable unused accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300 where cover under Section U – Golf cover is operative) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:

- i) the **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 5 hours or
- ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 5 hours

and **you** choose to cancel **your trip** because the alternative transport to **your** overseas destination offered by the **public transport** operator was not reasonable or

- b) reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:
 - i) the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 5 hours, diverted or re-directed after take-off or
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 5 hours

and **you** choose to make other travel arrangements for **your trip** because the alternative transport offered by the **public transport** operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

You may claim only under subsections 1. or 2. for the same event, not both.

You may claim only under Section T – Independent travellers cover or Section H – Delayed departure for the same event, not both.

Extended missed departure cover

What is covered

Section I – Missed departure cover is extended to include the following cover.

We will pay **you** up to £250 (applicable to Economy Policies) or £500 (applicable to Premier Policies) for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board:

- a) any onward connecting **public transport** on which **you** are booked to travel following completion of the initial international journey including connections within the **United Kingdom** on the return journey to **your home**

as a result of:

1. the failure of other **public transport** or
2. strike, industrial action or adverse weather conditions or
3. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 5 hours.

You may claim only under Section T – Independent travellers cover or Section I – Missed departure for the same event, not both.

Accommodation cover

What is covered

We will pay **you** up to £750 (applicable to Economy Policies) or £5,000 (applicable to Premier Policies) for either:

1. any irrecoverable unused accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300 where cover under Section U – Golf cover is operative) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation or
2. reasonable additional accommodation and transport costs incurred:
 - a) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use your booked accommodation or
 - b) with the prior authorisation of AXA Assistance to repatriate **you** to **your home** if it becomes necessary to **curtail** the **trip**

as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

You may claim only under one of subsections 1. or 2. of What is covered for the same event, not both.

You may claim only under Section T – Independent travellers cover or Section A – Cancellation or curtailment charges for the same event, not both.

Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. **You** must give notice as soon as possible to AXA Assistance of any circumstances making it necessary for you to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must check in according to the itinerary supplied to **you**.
5. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights. Details of **your** rights can be downloaded from:

http://europa.eu.int/comm/transport/air/rights/index_en.htm.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** (except claims under subsection 1. a) of What is covered under the Extended delayed departure cover above) but limited to £100 if **family cover** or **single parent cover** applies.
2. The cost of Airport Departure Duty (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Claims arising directly or indirectly from:
 - a) Strike, industrial action or a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
 - c) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.

9. Any costs which **you** would have expected to pay during **your trip**.
10. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO).
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
- Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information that **we** may ask **you** for.