

## Insurance Providers

This insurance is provided by AXA & are authorised and regulated by the Financial Services Authority.

Section	Title	Limit
<b>A</b>	Cancellation or curtailment charges	£5,000
<b>B</b>	Emergency medical and other expenses	£10,000,000
	Emergency dental treatment	£200
	Funeral expenses abroad	£1,500
<b>C</b>	Hospital benefit	£300 (£15 per day)
<b>D</b>	Personal accident	£25,000 (subject to age)
<b>E*</b>	Baggage	£1,500
	Single article limit	£250
	Total for all valuables	£300
	Emergency replacement of baggage	£150
<b>F</b>	Personal money, passport and documents	£150 cash (£50 if under 16) and £150 other money and documents
	Passport	£300
<b>G</b>	Personal liability	£2,000,000
<b>H</b>	Delayed departure	£100 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Abandonment of trip	£5,000 (after 5 hours delay)
<b>I</b>	Missed departure	£500
<b>J</b>	Legal expenses and assistance	£25,000
<b>K</b>	Extended kennel and/or cattery fees	£250
<b>L*</b>	Ski equipment	£500
	Hired ski equipment	£250
<b>M*</b>	Ski equipment hire	£250 (£25 per day)
<b>N*</b>	Ski pack	£500
	Lost lift pass	£150

Section	Title	Limit
<b>O*</b>	Piste closure	£300 (£30 per day)
<b>P*</b>	Avalanche or landslide cover	£300
<b>Q*</b>	Cruise cover	
	Extended baggage cover	£2,500
	Single article limit	£750
	Total for all valuables	£500
	Each missed shore trip	£25
	Confined to your cabin due to illness	£300 (£15 per day)
<b>R*</b>	Business travel	
	Business equipment	£750
	Single article limit	£500
<b>S*</b>	Wedding/Civil partnership cover	
	Wedding rings	£300 per person
	Wedding gifts	£750 per couple
	Wedding attire	£1,000 per person
	Photographs/video recordings	£500 per couple
<b>T*</b>	Independent travellers cover	
	Extended cancellation or curtailment charges cover	£5,000
	Extended delayed departure cover	£100 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Abandonment of trip	£5,000
	Extended missed departure cover	£500
	Accommodation cover	£5,000
<b>U*</b>	Golf cover	
	Loss of green fees	£300 (£75 per day)
	Golf equipment	£1,000
	Delayed golf equipment	£300
	Golf equipment hire	£200 (£25 per day)
	Liability for golf buggies whilst in use	£2,000,000

\*These sections maybe operative or inoperative. Please refer to your certificate validation document for details.

Please note that sections Q to U are not detailed in this certificate wording. You will receive a separate endorsement wording if you have selected any of these covers. Please contact your Broker/Agent if these have not been sent to you.

## Introduction

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

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** certificate as referred to in **your** certificate validation document.

The certificate validation document and any endorsements are all part of the certificate. **Your** certificate is evidence of the contract of insurance.

### United Kingdom residents

This certificate is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**.

### The Law applicable to this certificate

**You** and **we** are free to choose the laws applicable to the certificate. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this certificate **you** have agreed to this.

### Age eligibility

This certificate is not available to anyone aged 85 or over if annual multi trip cover is selected. If **you** reach the age of 85 during the **period of insurance**, cover will continue until the next renewal date but not thereafter.

If single trip is selected there is no age limit, if long stay cover is selected this certificate is not available to anyone aged 66 or over.

### Certificate excess

Under most sections of the certificate, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for under each section by each **insured person**, unless **you** have paid the additional premium to waive the excess. You can as an alternative select a higher excess in return for a premium discount. If you have selected either of these options this will be shown in the certificate validation document.

## Helplines

Please carry this certificate with **you** in case of an emergency.

### Certificate information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please contact the broker/agent who sold **you your** certificate.

### AXA Insurance

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](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

## Definitions

These definitions apply throughout **your** certificate booklet. Where **we** explain what a word means, that word will appear highlighted in bold print and have the same meaning wherever it is used in the certificate. **We** have listed the definitions alphabetically.

### Baggage

means luggage, clothing, personal effects, **valuables** and other articles (but excluding **business equipment**, **ski equipment**, **golf equipment**, **personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

### Bodily injury

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

### Business equipment

means items used by **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

### Business trip

means a **trip** taken wholly or in part for business purposes but excluding manual work.

### Close business associate

means any person 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, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée.

### Couple

means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you**.

### Curtailment / Curtail

means either:

- a) abandoning or cutting short the **trip** by direct early return to **your home area**, in which case claims will be calculated from the day **you** returned to **your home area** and based on the number of complete days of **your trip you** have not used, or
- b) by attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation.

### Family cover

means up to two adults and any number of their children, step children, foster children or grandchildren aged under 18 (or aged under 22 if in full time education), accompanying the parents or legal guardian insured on the same policy travelling on any **trip** to the same destination. Under annual multi trip cover either adult is also insured to travel on their own, but the children are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult).

### Golf equipment

means golf clubs, golf balls, golf bag, golf trolley and golf shoes.

## Home

- means **your** normal place of residence in the **United Kingdom**.

## Home area

For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your home area** means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, **your home area** means the Channel Islands or the Isle of Man depending on where **your home** is.

## Medical condition

- means any disease, illness or injury.

## Medical practitioner

- means a registered practising member of the medical profession who is not related to **you** or any person who **you** are travelling with.

## Period of insurance

- means if annual multi trip cover is selected: the period for which **we** have accepted the premium as stated in the certificate validation document. During this period any **trip** not exceeding 31, 62 or 92 days (whichever is stated in the certificate validation document) is covered, but limited to 17 days in total in each **period of insurance** for winter sports (if **you** have paid the appropriate winter sports premium to include this cover). Under these certificates Section A - Cancellation cover shall be operative from the date stated in the certificate validation document or the time of booking any **trip** (whichever is the later) and terminates on commencement of any **trip**.

- means if single trip cover is selected: the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the certificate validation document. Under these certificates Section A - Cancellation cover shall be operative from the time **you** pay the premium.

For all other sections of the certificate, whichever cover is selected, the insurance starts when **you** leave **your home** or for a **business trip your** place of business in the **United Kingdom** (whichever is the later) to start the **trip** and ends at the time of **your** return to **your home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **trip**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where **you** renew an existing annual multi trip certificate which fell due for renewal during the **trip**.

The period of insurance is automatically extended for the period of the delay in the event that **your** return to **your home area** is unavoidably delayed due to an event insured by this certificate.

## Personal money

- means bank notes currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

## Pre-existing medical condition

- means:

- Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy 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).
- Any **medical condition** for which **you** have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months.
- Any **medical condition** for which **you** are taking prescribed drugs or medication.

## Public transport

- means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

## Secure baggage area

- means any of the following, as and where appropriate:

- The locked dashboard, boot or luggage compartment of a motor vehicle
- The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- The fixed storage units of a locked motorised or towed caravan
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

## Single parent cover

- means one adult and any number of his or her children, step children, foster children or grandchildren aged under 18 (or aged under 22 if in full time education), accompanying the parent insured on the same policy, travelling on any **trip** to the same destination. Under annual multi trip cover the adult is also insured to travel on their own, but the children are only insured when travelling with the insured adult, (or accompanied by another responsible adult).

## Ski equipment

- means skis (including bindings), ski boots, ski poles and snowboards.

## 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 governments, 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.

## Trip

- means any holiday, business or pleasure trip or journey made by **you** within the area of travel shown under trip type in the certificate validation document which begins and ends in **your home area** during the **period of insurance** but excluding one way trips or journeys.

If annual multi trip cover is selected any such **trip** not exceeding 31, 62 or 92 days (whichever is stated in the certificate validation document) is covered, but limited to 17 days in total in each **period of insurance** for winter sports (if **you** have paid the appropriate winter sports premium to include this cover). In addition any trip solely within **your home area** is only covered where **you** have pre - booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this certificate applying to each trip.

## Unattended

- means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

## United Kingdom

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

## Valuables

- means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic audio video computer television and telecommunications equipment (including MP3/4 players, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

## We/Us/Our

- means AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD.

## You/Your/Yourself/Insured person

- means each person travelling on a **trip** whose name appears in the certificate validation document.

## General conditions applicable to the whole certificate

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

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

### 1. Dual insurance

If at the time of any incident which results in a claim under this certificate, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section D – Personal accident).

### 2. Reasonable precautions

**You** must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

### 3. Cancellation

#### Statutory cancellation rights

**You** may cancel this certificate within 14 days of receipt of the certificate documents (new business) and for annual certificates the renewal date (the **cancellation period**) by writing to your insurance broker / agent during the **cancellation period**. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

#### Cancellation outside the statutory period

**You** may cancel this certificate at any time after the **cancellation period** by writing to the address above/shown in **your** certificate validation document. If **you** cancel after the **cancellation period** no premium refund will be made.

**We** reserve the right to cancel the certificate by providing 21 days notice by registered post to **your** last known address. No refund of premium will be made.

### Non payment of premiums

**We** reserve the right to cancel this certificate immediately in the event of non payment of the premium.

## Claims conditions

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

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

### 1. Claims

**You** must contact **us** by phone if **you** want to make a claim using the relevant number given below, depending on the type of claim:

All claims except legal expenses 0845 850 5193

Legal expenses only 01737 815084

The claim notification must be made within 31 days or as soon as possible thereafter following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this certificate.

**You** must also tell **us** if **you** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **us** immediately. **You** or anyone acting on **your** behalf must not negotiate admit or repudiate (refuse) any claim without **our** permission in writing.

**You** or **your** legal representatives must supply at **your** own expense all information, evidence, details of household insurance and medical certificates as required by **us**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

**We** reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request and will pay for a postmortem examination.

**You** must retain any property which is damaged, and, if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **our** property. **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills.

### 2. Subrogation (transferring of rights)

**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.

### 3. Fraud

**You** must not act in a fraudulent manner.

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

- a) Make a claim under the certificate knowing the claim to be false or fraudulently exaggerated in any respect or
  - b) Make a statement in support of a claim knowing the statement to be false in any respect or
  - c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
  - d) Make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance
- Then
- a) **we** shall not pay the claim
  - b) **we** shall not pay any other claim which has been or will be made under the certificate
  - c) **we** may at **our** option declare the certificate void
  - d) **we** shall be entitled to recover from **you** the amount of any claim already paid under the certificate
  - e) **we** shall not make any return of premium
  - f) **we** may inform the Police of the circumstances.

## Important conditions relating to health

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

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

1. It is a condition of this certificate that **you** will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising directly or indirectly from:
  - a) At the time of taking out this certificate:
    - i) Any **pre-existing medical condition** that **you** have unless **you** have contacted the SunWorldPlus medical screening line on 01371 878578 and **we** have agreed to provide cover
    - ii) Any **medical condition** for which **you** have received a terminal prognosis
    - iii) Any **medical condition** **you** are aware of but for which **you** have not had a diagnosis
    - iv) Any **medical condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home
    - v) Any circumstances **you** are aware of that could reasonably be expected to give rise to a claim on this certificate

unless **you** have been given **our** agreement.
  - b) At any time:
    - i) Any **medical condition** **you** have in respect of which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought his/her advice), but despite which **you** still travel
    - ii) Any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)
    - iii) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**
    - iv) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
2. If **your** health changes after the start date of **your** certificate and the date **your** travel tickets or confirmation of booking were issued, **you** must contact the broker/agent who sold you your certificate to make sure your cover is not affected.

**You** should also refer to the General exclusions applicable to all sections of the certificate below.

## General exclusions applicable to all sections of the certificate

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

### 1. War risks, civil commotion and terrorism

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

### 2. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

### 3. Sonic bangs

Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

### 4. Date change

The failure or fear of failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

### 5. Winter sports

**Your** participation in winter sports unless the appropriate winter sports premium has been paid, in which case cover will apply under those sections shown as covered for winter sports in **your** certificate validation document for:

- a) the winter sports specified in the list on page 6 and
- b) any other winter sports shown as covered in **your** certificate validation document

for a period of no more than 17 days in total in each **period of insurance** under annual multi trip certificates and for the period of the **trip** under single trip and long stay certificates.

### 6. Professional sports or entertaining

**Your** participation in or practice of any professional sports or professional entertaining.

### 7. Other sports or activities

**Your** participation in or practice of any other sport or activity, manual work or racing unless:

- a) specified in the list on page 6 or
- b) shown as covered in **your** certificate validation document.

### 8. Suicide, drug use, alcohol or solvent abuse

**Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction), and putting **yourself** at needless risk (except in an attempt to save human life).

### 9. Unlawful action

**Your** own unlawful action or any criminal proceedings against **you**.

### 10. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. *Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.*

### 11. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment charges).

### 12. Travelling against FCO or WHO advice

**Your** travel to a country, specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel (other than claims arising from **you** not being able to travel and use **your** booked accommodation or **curtailing** the **trip** before completion, as provided for under the extended cancellation or curtailment cover under Section T – Independent travellers cover when operative).

## Sports and activities covered

The following lists detail the sports and activities that this certificate will cover. If **you** are participating in any other sports or activities not mentioned, please contact the broker/agent who sold **you your** certificate as **we** may be able to offer cover for an additional premium. Details of those sports and activities for which **you** have purchased cover will be added to **your** certificate validation document.

No cover under Section G – Personal liability for those sports or activities marked with \*

### Covered as standard without charge

abseiling (within organisers guidelines)  
 administrative, clerical or professional occupations  
 aerobics  
 amateur athletics (track and field)  
 archaeological digging  
 archery  
 assault course  
 badminton  
 banana boating  
 baseball  
 basketball  
 beach games  
 billiards/snooker/pool  
 body boarding (boogie boarding)  
 bowls  
 \* camel riding  
 canoeing (up to grade 2 rivers)  
 \* clay pigeon shooting  
 climbing (on climbing wall only)  
 cricket  
 croquet  
 curling  
 cycling (no racing)  
 deep sea fishing  
 \* driving any motorised vehicle for which **you** are licenced to drive in the **United Kingdom** (other than in motor rallies or competitions)  
 elephant riding/trekking  
 falconry  
 fell walking/running  
 fencing  
 fishing  
 fives  
 flying as a fare paying passenger in a fully licensed passenger carrying aircraft  
 football (amateur only and not main purpose of **trip**)  
 \*glass bottom boats/bubbles  
 \* go karting (within organisers guidelines)  
 golf  
 handball  
 horse riding (excluding competitions, racing, jumping and hunting)  
 hot air ballooning (organised pleasure rides only)  
 \*hovercraft driving/passenger  
 hurling (amateur only and not main purpose of **trip**)  
 indoor climbing (on climbing wall)

\* jet boating (no racing)  
 \* jet skiing (no racing)  
 jogging  
 \*karting (no racing)  
 kayaking (up to grade 2 rivers)  
 korfbal  
 mountain biking (no racing)  
 netball  
 octopush  
 orienteering  
 \* paint balling/war games (wearing eye protection)  
 pony trekking  
 \*power boating (no racing and non-competitive)  
 \* quad biking (no racing)  
 racket ball  
 rambling  
 refereeing (amateur only)  
 ringos  
 roller skating/blading/in line skating (wearing pads and helmets)  
 rounders  
 rowing (no racing)  
 running (non-competitive and not marathon)  
 safari trekking (must be organised tour)  
 \*sailing/yachting (if qualified or accompanied by a qualified person and no racing)  
 sand boarding  
 sand dune surfing/skiing  
 sand yachting  
 scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone)  
 \* shooting/small bore target/rifle range shooting (within organisers guidelines)  
 skateboarding (wearing pads and helmets)  
 sledging (not on snow)  
 snorkelling  
 softball  
 spear fishing (without tanks)  
 \*speed sailing  
 squash  
 students working as counsellors or university exchanges for practical course work (non manual)  
 surfing  
 swimming  
 swimming with dolphins

swimming/bathing with elephants  
 Sydney harbour bridge (walking across roped together)  
 table tennis  
 \*tall ship crewing (no racing)  
 ten pin bowling  
 tennis  
 trampolining  
 tree canopy walking  
 trekking/hiking/walking up to 2,500 metres above sea level

tug of war  
 volleyball  
 wake boarding  
 water polo  
 water skiing/water ski jumping  
 whale watching  
 wind surfing/sailboarding  
 wind tunnel flying (pads and helmets to be worn)  
 zip lining/trekking (safety harness must be worn)  
 zorbing/hydro zorbing/sphering

### Covered if the appropriate winter sports premium has been paid

No cover under Section G – Personal liability for those sports or activities marked with \*

airboarding  
 big foot skiing  
 blade skating  
 dry slope skiing  
 glacier skiing/walking  
 husky dog sledding (organised, non-competitive with local driver)  
 \*ice go karting (within organisers guidelines)  
 ice skating  
 \*ice windsurfing  
 kick sledging  
 ski – blading  
 ski boarding

ski run walking  
 skiing on piste\*\*  
 skiing – mono  
 skiing - off piste with a guide\*\*  
 sledging/tobogganing  
 \* sledging/sleigh riding as a passenger (pulled by horse or reindeer)  
 snow blading  
 snow boarding on piste\*\*  
 snow boarding - off piste with a guide\*\*  
 snow shoe walking  
 snow tubing  
 winter walking (using crampons and ice picks only)

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

## Emergency and medical service

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **curtailment** necessitating **your** early return to **your home area you** must contact AXA Assistance. The service is available to **you** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation (returning **you** to **your home area**) and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **you** must contact AXA Assistance as soon as possible. Private medical treatment is not covered unless authorised specifically by AXA Assistance.

### Medical assistance abroad

AXA Assistance has the medical expertise, contacts and facilities to help should **you** be injured in an accident or fall ill. AXA Assistance will also arrange transport **home area** when this is considered to be medically necessary or when **you** are told about the serious illness or death of a **close relative**.

### Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, AXA Assistance will arrange for medical expenses covered by the certificate to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact AXA Assistance for **you** as soon as possible.

For simple out-patient treatment, **you** should pay the hospital/clinic yourself and claim back medical expenses from **us** on your return to **your home area**. Beware of requests for **you** to sign for excessive treatment or charges. If you are in doubt, please call AXA Assistance for guidance.

Contact AXA Assistance on telephone number: +44 (0)845 303 8580

## Reciprocal health agreements with other countries

### EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC) postal application form from **your** local Post Office. **You** can also apply either online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning 0845 606 2030. This will entitle **you** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the excess under Section B - Emergency medical and other expenses.

### Australia

If **you** need medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol when you arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **your** local Post Office or by visiting either [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or the MEDICARE website on [www.hic.gov.au](http://www.hic.gov.au). Alternatively please call AXA Assistance for guidance.

If **you** are admitted to hospital you must contact AXA Assistance as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

Contact AXA Assistance on telephone number : +44 (0)845 303 8580

## Section A – Cancellation or curtailment charges

### What is covered

**We** will pay **you** up to £5,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which **you** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

- a) cancellation of the **trip** is necessary and unavoidable or
- b) the **trip** is **curtailed** before completion as a result of any of the following events occurring:
  1. The death; **bodily injury**; illness; disease; or complications arising as a direct result of pregnancy of:
    - a) **you**
    - b) any person with whom **you** are travelling or have arranged to travel with
    - c) any person whom **you** have arranged to stay with
    - d) **your close relative**
    - e) **your close business associate**.
  2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **you** or any person who **you** are travelling or have arranged to travel with.
  3. Redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current **United Kingdom** redundancy payment legislation and at the time of booking the **trip** there was no reason to believe anyone would be made redundant) of **you** or any person who **you** are travelling or have arranged to travel with.
  4. **You** or any person who **you** are travelling or have arranged to travel with are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that such cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.

5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, impact by road vehicles, malicious people or theft.

You may only claim under one of either Section A – Cancellation or curtailment charges, Section T – Independent travellers cover or Section U – Golf cover for the same event.

### Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of AXA Assistance to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** due to:
  - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide a medical certificate from a consultant specialising in the relevant field or
  - b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling.

### What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 in all if **family cover** or **single parent cover** applies.
2. The cost of Airport Departure Duty (whether irrecoverable or not).
3. Any claims arising directly or indirectly from:
  - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**
  - b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
4. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
6. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

**You** should also refer to the Important conditions relating to health on page 5.

### Claims evidence

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

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- 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.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the Police or relevant authority.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

## Section B – Emergency medical and other expenses

### What is covered

**We** will pay **you** up to £10,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of **your** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred outside of **your home area**.
3. If **you** die:
  - a) outside **your home area** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,500 plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**
  - b) within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home** up to a maximum of £750.
4. Reasonable additional transport (economy class) and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, bed and breakfast, self catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.  
This includes, with the prior authorisation of AXA Assistance, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you** and additional travel expenses to return **you** to **your home area** if **you** cannot use the return ticket.
5. With the prior authorisation of AXA Assistance, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise.

### Special conditions relating to claims

1. **You** must give notice as soon as possible to AXA Assistance of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.

2. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this if in the opinion of the **medical practitioner** in attendance or AXA Assistance **you** can be moved safely and / or travel safely to **your home area** or a suitable hospital in the **United Kingdom** to continue treatment.

### What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 in all if **family cover** or **single parent cover** applies.
2. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
3. Any claims arising directly or indirectly in respect of:
  - a) Costs of telephone calls, other than:
    - i) calls to AXA Assistance notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
    - ii) any costs incurred by **you** when you receive calls on **your** mobile from AXA Assistance for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
  - b) The cost of taxi fares, other than those for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital. However any costs incurred by **you** to visit another person in hospital are not covered.
  - c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
  - d) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
  - e) Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and AXA Assistance can be delayed reasonably until **your** return to **your home area**.
  - f) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**.
  - g) Additional costs arising from single or private room accommodation.
  - h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
  - i) Any expenses incurred after **you** have returned to **your home area**.
  - j) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
    - i) for private treatment or
    - ii) are funded by, or are recoverable from the Health Authority in **your home area**.
  - k) Expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
  - l) **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
4. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

**You** should also refer to the Important conditions relating to health on page 4 and 5.

## Claims evidence

- We will require (at **your** own expense) the following evidence where relevant:
- Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for including calls to AXA Assistance.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

## Section C – Hospital benefit

### What is covered

We will pay **you** £15 for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area** up to a maximum of £300 as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. *This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.*

**You** may claim only under either Section C – Hospital benefit or subsection 3. of Section Q – Cruise cover for the same event, not both.

### Special conditions relating to claims

1. **You** must give notice as soon as possible to AXA Assistance of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

### What is not covered

1. Any claims arising directly or indirectly from:
  - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
    - i) relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
    - ii) relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
    - iii) following **your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
  - b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
    - i) relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and AXA Assistance can be delayed reasonably until **your** return to **your home area**.
    - ii) as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.

- iii) occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment, tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in **your home area**.

2. 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:

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates on which **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

## Section D – Personal accident

### Special definitions relating to this section

*(which are shown in italics)*

#### *Loss of limb*

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

#### *Loss of sight*

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

- a) in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

### What is covered

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

BENEFIT	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1. Death	£1,000	£25,000	£1,000
2. <i>Loss of one or more limbs and/or loss of sight</i> in one or both eyes	£25,000	£25,000	Not covered
3. Permanent total disablement	£25,000	£25,000	Not covered

### Special conditions relating to claims

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

## Provisions

- Benefit is not payable to **you**:
  - Under more than one of items 1., 2. or 3.
  - Under item 3. until one year after the date **you** sustain **bodily injury**
  - Under item 3. if **you** are able or may be able to carry out any relevant occupation.

## What is not covered

- 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:

- In the event of death, the original death certificate.
- A medical certificate or report in relation to claims for *loss of limb*, *loss of sight* or permanent total disablement.

Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0845 850 5193**

## Section E – Baggage

*(only operative if indicated in the certificate validation document)*

### What is covered

- We** will pay **you** up to £1,500 for the accidental loss of, theft of or damage to **baggage**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**.

The maximum **we** will pay for the following items is:

- £200 for any one article, pair or set of articles (for example a set of golf clubs)
  - £300 for the total for all **valuables**.
- We** will also pay **you** up to £150 for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

**You** may claim only under one of either Section E – Baggage, Section Q – Cruise cover or Section S – Wedding/Civil partnership cover for the same event.

### Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **baggage**.
- If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
  - get a Property Irregularity Report from the airline.

- give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - keep all travel tickets and tags for submission if **you** are going to make a claim under this certificate.
- You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

### What is not covered

- The first £50 of each and every claim per incident claimed for under this section by each **insured person** (except claims under subsection 2. of What is covered) but limited to £100 if **family cover** or **single parent cover** applies.
- Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
  - overnight between 9 pm and 9 am (local time) or
  - at any time between 9 am and 9 pm (local time) unless:
    - it is locked out of sight in a **secure baggage area**
    - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
- Loss or damage caused by wear and tear, depreciation (loss in value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- 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 Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.

- Receipts or valuations for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your baggage** is temporarily lost in transit for more than 12 hours.
- A letter from the carrier confirming the number of hours **your baggage** was delayed for.
- Repair report where applicable.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

## Section F – Personal money, passport and documents

### What is covered

1. **We** will pay **you** up to the amounts shown below for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

The maximum **we** will pay for the following items is:

- a) £150 for bank notes currency notes and coins
  - b) £50 for bank notes currency notes and coins, if **you** are under the age of 16
  - c) £150 for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa).
2. **We** will pay **you** up to £200 for reasonable additional travel and accommodation expenses incurred necessarily outside **United Kingdom** to obtain a replacement of **your** passport or visa which has been lost or stolen outside **United Kingdom**.

### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money**, passports or documents are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this certificate.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:
  - a) get a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
  - c) keep all travel tickets and tags for submission to us if **you** are going to make a claim under this certificate.
4. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

### What is not covered

1. Loss, theft of or damage to **personal money** or **your** passport or visa left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
2. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
5. 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 Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Receipts or valuations for items lost, stolen or damaged.
- Receipts or bills for any transport and accommodation expenses claimed for.
- Receipt for all currency and travellers cheques transactions.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

## Section G – Personal liability

### What is covered

**We** will pay up to £2,000,000 (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or member of **your** household
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a **close relative**, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

### Special conditions relating to claims

1. **You** must give **us** written notice of any incident, which may give rise to a claim as soon as possible.
2. **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.

4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for 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. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this certificate.

### What is not covered

1. The first £150 of each and every claim arising from the same incident claimed for under this section in relation to any temporary holiday accommodation occupied by you.
2. Compensation or legal costs arising directly or indirectly from:
  - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
  - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
  - c) Ownership possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
  - d) The transmission of any communicable disease or virus.
3. 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:

- Full details in writing of any incident.
- Any writ, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0845 850 5193**

## Section H – Delayed departure

### What is covered

If departure of the **public transport** on which **you** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 5 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel

**We** will pay **you**:

1. £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 travel, or
2. Up to £5,000 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 delay of at least 5 hours, **you** choose to cancel **your trip** before departure from the **United Kingdom**.

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

**You** may claim only under one of either Section H – Delayed departure, Section I – Missed departure or Section T – Independent travellers cover for the same event.

### Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you**.
2. **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider.

### What is not covered

1. Claims arising directly or indirectly from:
  - a) Strike or industrial action or air traffic control delay 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.
2. 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:

- Full details of the travel itinerary supplied to **you**.
- 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 time.
- In the case of cancellation claims, **your** booking confirmation together with 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.
- 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.

**To make a claim under this section please call 0845 850 5193**

## Section I – Missed departure

### What is covered

**We** will pay **you** up to £500 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 the **public transport** on which **you** are booked to travel on the initial international journey of the **trip** or as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown happening ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

**You** may claim only under one of either Section I – Missed departure, Section H – Delayed departure or Section T – Independent travellers cover for the same event.

### Special conditions relating to claims

1. If **you** make a claim caused by any delay happening on a motorway or dual carriage way **you** must get written confirmation (at **your** own expense) from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

### What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 in all if **family cover** or **single parent cover** applies.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
  - b) An accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided.
  - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
  - d) 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.
3. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
4. 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) A letter from the **public transport** provider detailing the reasons for failure.
  - b) A letter from the Police or emergency breakdown services confirming the location, reason for and duration of the delay on a motorway or dual carriage way if appropriate.
  - c) A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- **Your** unused travel tickets.
- 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.

To make a claim under this section please call 0845 850 5193

## Section J – Legal expenses and assistance

### What is covered

**We** will pay up to £25,000 for legal costs to pursue a civil action for compensation against someone else who causes **you** **bodily injury**, illness or death.

Where there are two or more **insured persons** insured by this certificate, then the maximum amount **we** will pay for all such claims shall not exceed £50,000.

### Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** will decide the point at which **your** legal case cannot usefully be pursued further. After that no further claims can be made against **us**.
5. **We** may include a claim for **our** legal costs and other related expenses.
6. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any indemnity paid under this certificate. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

### What is not covered

**We** shall not be liable for:

1. Any claim where in **our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us**, AXA Assistance or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any Appeal.
11. Claims by **you** other than in **your** private capacity.
12. 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:

- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 01737 815084

## Section K - Extended kennel and/or cattery fees

### What is covered

We will pay **you** up to £250 (£150 for **trips** in the **United Kingdom**) for any additional kennel/cattery fees incurred if **your** domestic 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**, illness or disease.

### Special conditions relating to claims

1. **You** must send **us** written confirmation (at **your** own expense) from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.

### What is not covered

1. Claims arising from **your bodily injury**, illness or disease that is not covered under Section B – Emergency medical and other expenses
2. 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:

- Written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.
- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to return **home** on time.
- **Your** unused travel tickets.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

## Sections L, M, N, O, and P – Winter sports

*(only operative if indicated in the certificate validation document)*

COVER FOR SECTIONS L, M, N, O AND P ONLY OPERATES:-

1. UNDER SINGLE TRIP AND LONG STAY CERTIFICATES IF THE APPROPRIATE WINTER SPORTS SECTION IS SHOWN AS OPERATIVE IN THE CERTIFICATE VALIDATION DOCUMENT AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.
2. UNDER ANNUAL MULTI TRIP CERTIFICATES FOR A PERIOD NO MORE THAN 17 DAYS IN TOTAL IN EACH **PERIOD OF INSURANCE**, IF THE APPROPRIATE WINTER SPORTS SECTION IS SHOWN AS OPERATIVE IN THE CERTIFICATE VALIDATION DOCUMENT AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

## Section L – Ski equipment

*(only operative if indicated in the certificate validation document)*

### What is covered

We will pay **you** up to £500 for the accidental loss of, theft of or damage to **your** own **ski equipment**, or up to £250 for hired **ski equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value - calculated from the table below), or **we** may at **our** option replace, reinstate or repair the lost or damaged **ski equipment**.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, pair or set of articles is £250.

### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
  - a) get a Property Irregularity Report from the airline
  - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy)
  - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this certificate.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

### What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 if **family cover** or **single parent cover** applies.
2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:
  - a) overnight between 9 pm and 9 am (local time) or
  - b) at any time between 9 am and 9 pm (local time) unless:
    - i) it is locked out of sight in a **secure baggage area**
    - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. 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 Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Receipts or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

## Section M – Ski equipment hire

*(only operative if indicated in the certificate validation document)*

### What is covered

**We** will pay **you** up to £25 per day, up to a maximum of £250 for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your** own **ski equipment**.

### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of **your** own **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
  - a) get a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
  - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this certificate.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

### What is not covered

1. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:
  - a) overnight between 9 pm and 9 am (local time) or
  - b) at any time between 9 am and 9 pm (local time) unless:
    - i) it is locked out of sight in a **secure baggage area**
    - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

4. 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 Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Receipts or valuations for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

## Section N – Ski pack

*(only operative if indicated in the certificate validation document)*

### What is covered

**We** will pay **you**:

- a) Up to £500 for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your** **bodily injury**, illness or disease.
- b) Up to £150 for the unused portion of **your** lift pass if **you** lose it.

### Special conditions relating to claims

1. **You** must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that such **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

### What is not covered

1. 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 medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

## Section O – Piste closure

*(only operative if indicated in the certificate validation document)*

### What is covered

**We** will pay **you** up to £30 per day, up to a maximum of £300 for transport costs necessarily incurred by **you** to travel to and from an alternative site if either lack of or excess of snow or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski. The cover only applies:

- a) To the resort which **you** have pre-booked for a period more than 12 hours and for so long as these conditions continue at the resort, but not more than the pre-booked period of **your trip** and
- b) To **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

If no alternative sites are available **we** will instead pay **you** compensation of £30 per day up to a maximum of £300.

### Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

### What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. 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 letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.
- Receipts or bills for any transport costs claimed for.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0845 850 5193**

## Section P – Avalanche or landslide cover

*(only operative if indicated in the certificate validation document)*

### What is covered

**We** will pay **you** up to £300 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed for more than 5 hours by avalanche or landslide. The cover only applies to **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

### Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

### What is not covered

1. 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 letter from the relevant authority or **your** tour operator's representative confirming details of the avalanche or landslide that caused the delay and the period of delay.
- Receipts or bills for any accommodation and travel expenses claimed for.
- Any other relevant information that **we** may ask **you** for.

**To make a claim under this section please call 0845 850 5193**

# Complaints procedure

## Making yourself heard

**We** are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

## Who to contact?

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- a) to be sure **you** are talking to the right person, and;
- b) that **you** are giving them the right information.

## When you contact Us:

- i. Please give **us your** name and contact telephone number.
- ii. Please quote **your** certificate and/or claim number and the type of certificate **you** hold.
- iii. Please explain clearly and concisely the reason for **your** complaint.
- iv. So **we** begin by establishing **your** first point of contact.

## Step One – initiating your complaint:

Does your complaint relate to:

**A your** certificate?

**B a claim on your** certificate?

If **A, you** need to contact the broker/agent who sold **you your** certificate. Call the number on **your** certificate document and state **your** complaint.

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

In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

- i. Head **your** letter 'COMPLAINT'.
- ii. Give **your** full name, post code and contact telephone number(s).
- iii. Quote the type of certificate and **your** certificate and/or claim number.
- iv. Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the person dealing with **your** complaint along with any other material required.

**We** expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further:

## Step Two – if you are still unhappy:

Should their response be unsatisfactory, please write to the Travel Manager at the address given below. The Travel Manager will seek to resolve **your** complaint.

David Oliver Associates  
First Floor Offices, Robinson House  
Haslers Lane, Great Dunmow  
Essex CM6 1XS

Tel: 0844 225 9750

Fax: 01371 859281

e-mail: admin@doinsurance.co.uk

## Step Three – 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

e-mail: customercare@axa-insurance.co.uk

## Step Four – beyond AXA:

If **we** have given **you our** final response and **you** are still not satisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted.

Insurance Division, Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall  
London, E14 9SR

Tel: 0845 080 1800

Fax: 020 7964 1001

Please note that **you** have six months from the date of **our** final response in which to refer **your** complaint to the Ombudsman. Referral to the Ombudsman will not affect **your** right to take legal action.

## Our promise to you

**We** will acknowledge written complaints promptly.

**We** will investigate quickly and thoroughly.

**We** will keep **you** informed of progress.

**We** will do everything possible to resolve **your** complaint.

**We** will learn from **our** mistakes. **We** will use the information from complaints to continuously improve **our** service.

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