



Certificate summary– AXA Insurance UK plc

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

This insurance is underwritten by AXA insurance UK plc.

Where a heading is underlined in this certificate summary, full details can be found in your certificate wording under the same heading.

Type of insurance and cover

Travel insurance for single, long stay or annual multi trips – *Please refer to your certificate validation document for your selected cover.*

Various optional covers may also be included – *your certificate validation document will show if you selected these options.*

Age eligibility

This certificate is not available to anyone aged 70 or over if annual multi trip cover is selected. If you reach the age of 70 during the period of insurance, cover will continue until the next renewal date but not thereafter.

If single trip or long stay cover is selected, this certificate is not available to anyone aged 80 or over for single trip and 66 or over for long stay cover.

Conditions

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

If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your certificate - *Please refer to the certificate wording for full details.*

Significant features and benefits

War risks, civil commotion and terrorism – cover for such events is provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – *Please see paragraph 1. in the General exclusions applicable to all sections of the certificate in the certificate wording for full details of the cover provided.*

The table below shows the maximum benefits you can claim. Some sections are optional and these are marked* - *your certificate validation document will show if you selected any of these options.*

Section	Title	Limit
A	Cancellation or curtailment charges	£5,000
B	Emergency medical and other expenses	£10,000,000
	Emergency dental treatment	£200
	Funeral expenses abroad	£1,500
C	Hospital benefit	£300 (£15 per day)
D	Personal accident	£25,000 (subject to age)
E*	Baggage	£1,500
	Single article limit	£250
	Total for all valuables	£300
	Emergency replacement of baggage	£150
F	Personal money, passport and documents	£150 cash (£50 if under 16) and £150 other money and documents
	Passport	£300
G	Personal liability	£2,000,000
H	Delayed departure	£100 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Abandonment of trip	£5,000 (after 5 hours delay)
I	Missed departure	£500
J	Legal expenses and assistance	£25,000
K	Extended kennel and/or cattery fees	£250
L*	Ski equipment	£500
	Hired ski equipment	£250
M*	Ski equipment hire	£250 (£25 per day)
N*	Ski pack	£500
	Lost lift pass	£150
O*	Piste closure	£300 (£30 per day)
P*	Avalanche or landslide cover	£300
Q*	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)
R*	Business travel	
	Business equipment	£750
	Single article limit	£500
S*	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
T*	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
U*	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

Significant or unusual exclusions or limitations

The standard excesses and any increased amount you have agreed to pay will be shown within your certificate wording or on the certificate validation document.

Under annual multi trip policies there is no cover for trips over 31, 62 or 92 days depending on the limit you have selected. – *your certificate validation document will show which you selected.*

Any trip that has already begun when you purchase this insurance will not be covered, except where you renew an existing annual multi trip certificate which fell due for renewal during the trip.

General exclusions applicable to all sections of the certificate

War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination. There are a number of sports, activities and winter sports that are excluded - *Please see paragraphs 5, 6, and 7 in the General exclusions applicable to all sections of the certificate in the certificate wording.*

Wilful, self inflicted injury, suicide, drug use, alcohol or solvent abuse.

Unlawful actions and any subsequent legal proceedings brought against you.

Travel to a country, specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel (except where cover is provided under the extended cancellation or curtailment cover under Section T – Independent travellers cover).

Exclusions under Section A – Cancellation or curtailment charges

Redundancy caused by misconduct, resignation, 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.

Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.

Exclusions under Section B – Emergency medical and other expenses

Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your home area.

Medication, which prior to departure is known to be required.

Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

Exclusions under Section C – Hospital benefit

Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where the recommended inoculations have not been undertaken.

Exclusions under Section E – Baggage

Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Baggage contained in an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the certificate wording.*

Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - *See your certificate wording for the full list.*

Business goods, samples or tools used in connection with your occupation.

Exclusions under Section F – Personal money, passport and documents

Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

Exclusions under Section G – Personal liability

Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

Exclusions under Section H – Delayed departure

Strike, 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.

Exclusions under Section I – Missed departure

Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section K – Extended kennel and/or cattery fees

Claims arising from your bodily injury or illness that is not covered under Section B – Emergency medical and other expenses.

Exclusions under Sections L, M, N, O & P – Winter sports

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the certificate wording.*
- A deduction for wear tear and depreciation will be made on ski equipment – see table in Section L – Ski equipment.

Exclusions under Section Q – Cruise cover

- Valuables left unattended at any time unless in a hotel or ship's safe, safety deposit box or in your locked cabin or other accommodation.
- Baggage contained in an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the certificate wording.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - *see your certificate wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.
- Confinement or compulsory quarantine as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

Exclusions under Section R – Business travel

- Business equipment left unattended at any time unless deposited in a hotel safe or safety deposit box, left in your locked accommodation or contained in a vehicle at any time between 9 am and 9 pm and locked out of sight in a secure baggage area – *Please see the definition of secure baggage area in the Definitions in the certificate wording.*
- Loss, theft or damage of films, tapes, cassettes, cartridges or discs other than the market value.
- Any loss or damage arising from manual work.

Exclusions under Section S – Wedding/Civil partnership cover

- Valuables left unattended unless deposited in a hotel safe, safety deposit box or your locked accommodation.
- Baggage contained in an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the certificate wording.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - *see your certificate wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section T – Independent travellers cover

- Strike or industrial action or air traffic control delay existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.
- Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

- Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

Exclusions under Section U – Golf cover

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this certificate.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.
- Golf equipment contained in an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the certificate wording.*

Duration

This is an annually renewable, single trip or long stay certificate – *Please refer to your certificate validation document for your selected cover.*

Cancellation period

You are free to cancel this certificate at any time. If you wish to cancel within 14 days of receipt of the certificate documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents no premium refund will be made. See General conditions applicable to the whole certificate in the certificate wording for full details.

Claim notification

To make a claim contact 0845 850 5193 (except for Legal expenses where you should contact 01737 815084).

Complaints procedure

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

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

Full details of addresses and contact numbers can be found within the Complaints procedure of the certificate wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

Compulsory insurance is covered in full.

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

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