



Travel Plus

Key Information you the Customer need to be aware of

This is a policy summary only.

Full terms and conditions can be found in the Policy Wording, which you should also read carefully.

keyfacts®

1. Who provides your insurance cover?

For sections 1 and 3 to 14 - AXA Insurance UK plc. Registered Office: 5 Old Broad Street, London EC2N 1AD, Registered in England No. 78950.

For section 2 only - International Passenger Protection Limited. Registered Office: IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.

Registered in England 2498563. Cover is underwritten by Lloyds Syndicates.

This insurance is arranged by P J Hayman & Company Limited.

2. What does my travel insurance cover me for?

This policy is designed to offer protection for your travel arrangements as described in the 'Significant Features and Benefits' table below.

Significant Features and Benefits

The following is only a summary of the main cover limits for each cover option. These options are : **Standard - Single Trip (ST)**, **Standard - Annual Multi-trip (AMT)**, **Premier - Single Trip (ST)**, or **Premier Plus - Annual Multi-trip (AMT)**. Your chosen cover option will be specified in your Policy Schedule. You should read the policy for the full terms and conditions.

Cover	Cover per person (up to)			Excess* per person
	Standard Single Trip & Annual Multi-trip	Premier Single Trip only	Premier Plus Annual Multi-trip only	
Cancellation or Curtailment Charges	£2,500	£5,000	£10,000	£75 (£15 Loss of Deposit)
- Timeshare cover	Nil	£1,500	£1,500	
- Loss of Frequent Flyer Points	Nil	£1,500	£1,500	
Financial Failure	£2,500	£5,000	£5,000	Nil
Emergency Medical and Other Expenses	£5,000,000	£10,000,000	£15,000,000	£75
Hospital Inconvenience Benefit	£500 (£25 per day)	£1,000 (£50 per day)	£2,000 (£100 per day)	Nil
Personal Accident Death	£10,000 (£5,000 aged under 16 or over 69 years)	£15,000 (£5,000 aged under 16 or over 69 years)	£30,000 (£5,000 aged under 16 or over 69 years)	Nil
Loss of Limb(s)/Sight	£15,000	£30,000	£30,000	
Permanent Total Disablement	£15,000 (Nil aged over 69 years)	£30,000 (Nil aged over 69 years)	£30,000 (Nil aged over 69 years)	
Baggage and Passport	£1,500	£2,500	£3,000	£50
Single article, pair or set limit	£300	£500	£500	
Valuables limit	£300	£750	£750	
Sports Equipment limit	£250	£500	£500	
- Loss of Passport	£200	£200	£200	
- Baggage Delay (over 8 hours)	£100	£250	£500	
Personal Money and Documents	£500	£1,000	£1,500	£50
Cash limit	£250	£500	£750	
Personal Liability	£2,000,000	£2,000,000	£2,000,000	£250 (Property Damage only)
Journey Disruption including Airspace Closure	£2,500	£5,000	£5,000	Nil
Delayed Departure (after 10 hours)	£100 (£25 each 10 hours delay)	£250 (£50 each 10 hours delay)	£500 (£100 each 10 hours delay)	Nil
or Trip Cancellation (after 10 hours delay)	£2,500	£5,000	£10,000	£75
Missed Departure / Missed Connection	£500	£1,000	£1,500	Nil
Travel Risks				
- Hijack/Kidnap	£2,500 (£100 per day)	£5,000 (£250 per day)	£10,000 (£500 per day)	Nil
- Mugging	£250	£500	£1,000	Nil
- Catastrophe	£750	£1,000	£1,500	Nil
Legal Expenses	£25,000 (£50,000 policy maximum)	£25,000 (£50,000 policy maximum)	£50,000 (£50,000 policy maximum)	Nil
Winter Sports cover under Single Trip is only in force if shown on your policy schedule and the appropriate additional premium has been paid. Annual Multi-trip automatically includes 17 days winter sports cover (Standard) or 45 days (Premier Plus) during the policy period.				
Winter Sports				
- Ski Equipment loss/damage	£500	£1,000	£1,000	£50
Single article, pair or set limit	£300	£500	£500	
Hired Ski Equipment lost/damaged	£150	£300	£300	
- Loss of Ski Pack	£250	£500	£500	Nil
- Delayed Ski Equipment (after 8 hours)	£100	£200	£200	Nil
- Piste Closure (not UK)	£250 (£25 per day)	£500 (£50 per day)	£500 (£50 per day)	Nil
- Avalanche / Weather Delay	£200	£400	£400	Nil

* The excess is deducted from each claim event. If you have paid the additional premium for excess waiver, the excess would be reduced to Nil in the event of a claim.
Note: any excess imposed by us following your call to the Medical Screening Line will still apply.

Policy Summary 2012/13

3. Important conditions relating to your health

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

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

You will NOT be covered under section 1 - Cancellation or Curtailment Charges, section 3 - Emergency Medical and Other Expenses, section 4 - Hospital Inconvenience Benefit and section 5 - Personal Accident for any trip where at the time of taking out or renewing this insurance you:

- a) are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- b) had received a terminal prognosis; or
- c) travel against the advice of a medical practitioner or where you would have been if you had sought their advice before beginning your trip; or
- d) know you will need treatment or consultation at any medical facility during your trip; or
- e) are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment; or
- f) are aware of a medical condition but for which you have not had a diagnosis; or
- g) travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

At the time of taking out or renewing this insurance you will need to contact the medical screening line in the following circumstances:

If you are travelling outside the United Kingdom you should call the medical screening line on **0845 230 5555** if you:

- i) need to declare a medical condition (other than where you have only one of the conditions listed in medical screening question 1 (refer to the Policy Wording);
- ii) are unsure whether a medical condition needs to be declared or not;
- iii) answer YES to any of the medical screening questions (refer to the Policy Wording);

Additionally, if you have an Annual Multi-trip policy:

You must call the medical screening line (refer to the Policy Wording) if you are travelling outside your home area and, at any time:

- i) you develop a new medical condition after your policy was issued;
- ii) your existing medical condition changes after your policy was issued.

4. What else do I need to know about my travel insurance policy?

See below for some of the exclusions and limitations which apply to the policy. You should read the policy for the full terms and conditions.

General Exclusions and Limitations

- Claims under most sections of the policy will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of the claim.
- War risks, civil commotion, terrorism (except under section 3 - Emergency Medical and Other Expenses and section 4 - Hospital Inconvenience Benefit and section 5 - Personal Accident), sonic bangs and radioactive contamination.
- Participation in any activity not shown in the list of Acceptable Activities (see the definition of Acceptable Activities in the 'Definition of Words' section of the Policy Wording).
- Suicide, self injury, solvent abuse and the use of drugs.
- You drinking too much alcohol resulting in a claim or climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel to.

Significant or Unusual Exclusions and Limitations

Please refer to 'What you are not covered for' under each section of the Policy Wording for full details.

Section 1 - Cancellation or Curtailment Charges

- Cancellation charges in excess of those shown in the booking conditions of the travel or accommodation provider or surcharges levied increasing basic brochure prices.
- Circumstances that could reasonably have been anticipated at the time the trip was booked or when you purchased this insurance.

Section 3 - Emergency Medical and Other Expenses

- Inpatient treatment which has not been notified to and agreed as soon as possible by us or our 24 hour Medical Emergency Assistance.
- Outpatient treatment and additional related expenses over **£300** unless they have been agreed as soon as possible by us or our 24 hour Medical Emergency Assistance.
- Any expenses incurred after the date on which we exercise our rights under this section to move you from one hospital to another and/or arrange for your repatriation but you decide not to be moved or repatriated.
- Any expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

Section 6 - Baggage and Passport

- Valuables or your passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- Baggage or medical aids contained in an unattended motor vehicle between 9pm and 9am, or between 9am and 9pm unless it is in a locked boot or covered from view in a locked car.
- Contact or corneal lenses, hearing aids, dental or medical fittings, satellite navigation equipment, ski equipment and other items are excluded - please refer to your Policy Wording for the full list.

Section 7 - Personal Money and Documents

- Personal money and travel documents left unattended at any time unless in a hotel safe, safety deposit box or left in your locked accommodation.
- Loss or theft of travellers cheques if you have not complied with the issuers conditions or where the issuer provides a replacement service.

Section 9 - Journey Disruption including Airspace Closure

- Any costs where these are recoverable from your travel and/or accommodation provider or for which you receive or are expected to receive compensation or reimbursement.
- Any costs where you received or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- 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 a claim under this section.

Section 10 - Delayed Departure and Section 11 - Missed Departure/Missed Connection

- Strike or industrial action existing or publicly declared by the date this insurance was purchased or the date your trip was booked.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

Section 14 - Winter Sports (optional cover on payment of an additional premium)

- Anything mentioned in 'What you are not covered for' under section 3 - Emergency Medical and Other Expenses and section 6 - Baggage and Passport.

5. What is the duration of the contract?

For Single Trip policies, this will be from the date you arrange cover until your return to your home area but not in any case exceeding the period shown on the policy schedule.

For Annual Multi-trip policies, this will be from the start date of the policy stated on the policy schedule and continues for 12 months from that date. This is an annually renewable policy.

6. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel and each time you make arrangements to travel in the case of an Annual Multi-trip policy you must tell us about any change in your circumstances which may affect your cover. It is a condition of the policy that you tell us about any changes in medical conditions so that we can tell you if the change in health will affect your insurance and if cover can continue for further trips you may wish to book in the case of Annual Multi-trip policies.

7. What cancellation rights do you have?

Please read the policy carefully. If the insurance does not meet your requirements please return it within 14 days of the date of issue but before departure date, to :

P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

Provided you have not travelled and no claim has been made your premium will be refunded in full. Thereafter you may cancel the policy at anytime, however no refund of premium is payable.

8. How do I make a claim?

- If you are abroad and need medical assistance, please contact our 24 hour Medical Emergency Assistance on: **+44 (0) 845 260 1546**.
- For all other claims, please call: **0845 260 1525** and ask for a claim form.

9. What to do if you have a complaint?**Making yourself heard**

AXA Insurance UK plc aims to provide the highest standard of service to every customer.

If our service does not meet your expectations, we want to hear about it so we can try to put things right.

All complaints we receive are taken seriously. The following will help us understand your concerns and give a fair response.

Making your complaint

If your complaint relates to your policy or a claim for all sections excluding section 2 - Financial Failure, please contact P J Hayman & Company Limited or AXA Insurance plc.

Contact details

The Customer Service Manager
P J Hayman & Company Limited
Stansted House, Rowlands Castle
Hampshire PO9 6DX
Tel: **0845 520 1067**

Or

Head of Customer Relations
AXA Insurance
Civic Drive, Ipswich IP1 2AN
Tel: **01473 205 926**
Fax: **01473 205 101**
Email: customer@axa-insurance.co.uk

For all complaints relating to section 2 - Financial Failure

Please write to the following:

The Managing Director
International Passenger Protection Ltd
IPP House
22-26 Station Road
West Wickham, Kent
BR4 0PR

Beyond your insurer:

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (Ombudsman). The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

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

Telephone: **0300 123 9123** (freephone number for mobile users)

or

Telephone: **0800 023 4567** (freephone number for a landline)

Email: complaint.info@financial-ombudsman.org.uk

Referral to the FOS will not affect your right to take legal action against us.

10. Are the insurers covered by the Financial Services Compensation Scheme (FSCS)?

In the event that the insurers are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **020 7892 7300**, or by visiting their website at www.fscs.org.uk.