



Demands and Needs Statement

This product meets the demands and needs of those travelling abroad in respect of medical and other similar expenses throughout the duration of the policy.

Long Stay Policy Summary – AXA Travel Insurance

keyfacts

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

This insurance is underwritten by AXA Insurance UK plc.

Type of Insurance and Cover

Travel insurance for single trips – *Please refer to your policy schedule for your selected cover.*

Cancellation or curtailment may also be included – *Your policy schedule will show if you selected this option.*

Baggage and passport cover may also be included – *Your policy schedule will show if you selected this option.*

Conditions

- It is essential that you refer to the important conditions relating to health section in the policy 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. For further information please visit www.hic.gov.au

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

Features and Benefits

Emergency and Medical Services

- Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on holiday.

Section A – Cancellation or Curtailment

- Unavoidable or necessary cancellation or curtailment of the trip before completion due to, death, bodily injury or illness, compulsory quarantine or jury service, redundancy, withdrawal of leave for members of the armed forces or emergency services, the Police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence malicious persons or theft. The maximum we will pay under this section is £1,000 per person.

Section B – Emergency Medical and Other Expenses

- Medical, surgical, hospital, ambulance and nursing fees up to £1,000,000 outside the United Kingdom (other than the Channel Islands).
- Emergency dental treatment for pain relief up to £150 incurred outside the United Kingdom (other than the Channel Islands).
- Reasonable cost of funeral expenses abroad up to £1,500 plus the reasonable cost of conveying the ashes or body home.
- Reasonable additional transport or accommodation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

Section C – Personal Accident

- Up to £10,000 for death, loss of limb or sight and permanent total disablement, subject to age – *Please refer to policy wording for full details of the cover available.*

Section D – Baggage and Passport

- Accidental loss, theft or damage to baggage up to £500. Up to £150 for any one article and up to £150 for all valuables – *Please refer to 'Definitions' in the policy wording.*
- Up to £150 for the emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey.
- Up to £200 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.

Section E – Personal Money and Documents

- Accidental loss, theft or damage of personal money including foreign currency up to 72 hours prior to departure – *Please refer to policy wording for full details of the cover available.*

Section F – Personal Liability

- Personal liability for any compensation you become legally liable to pay up to £1,000,000.

Section G – Abandonment

- Up to £1,000 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 24 hours has elapsed.

Sections H, I, J, and K – Winter Sports

- Section H – Ski Equipment.** Up to £1,000 for the loss, theft of or damage to your own ski equipment, subject to a maximum of £500 for any one article, pair or set of articles.
- Section I – Hire of Ski Equipment.** Up to £20 per day, up to a maximum of £200 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.
- Section J – Ski Pack.** Up to £300 for the unused portion of your ski pack following your bodily injury or illness and up to £150 for the unused portion of your lift pass if lost.

Section K – Piste Closure.

- Up to £20 per day, up to a maximum of £200 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £20 per day up to a maximum of £200.

Section L – Overseas Legal Expenses and Assistance

- Legal expenses and costs in pursuit of a civil action up to £25,000.

Significant or unusual exclusions or limitations

- The standard excess will be shown within your policy wording or on the policy schedule.
- There is no cover for trips over 12 months in duration.

General exclusions:

- War risks, civil commotion, terrorism, (except under Sections B and C unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of activities, practices and winter sports that are excluded – *Please see paragraphs 5, 6, and 7 in the general exclusions section of the policy wording.*
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.

Exclusions under Section A – Cancellation or Curtailment

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known prior to booking the 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 the United Kingdom.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

Exclusions under Section D – Baggage and Passport:

- Valuables or your passport 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 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. 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, ski equipment and other items are excluded – *See your policy wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section E – Personal Money and Documents:

- Personal money 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 F – Personal Liability:

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

Exclusions under Section G – Abandonment:

- Strike, industrial action publicly known by the date the insurance is purchased by you.

Exclusions under Sections H, I, J and K – Winter Sports:

- Ski equipment contained in or from an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.

Exclusions under Section L – Overseas Legal Expenses and Assistance:

- Any claim when in our opinion there is insufficient prospect of success in obtaining reasonable compensation.

Duration

This is a single trip policy.

Cancellation period

You are free to cancel this policy at any time.

Claim notification

To make a claim contact 0870 850 8495 (except for Legal expenses where you should contact 01737 815 199).

Making Yourself Heard

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 policy 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

Introduction

This is **Your** travel insurance policy.

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 schedule which must be attached to the policy.

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage or other events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy as referred to in **Your** schedule.

The schedule and any endorsements are all part of the policy.

The information **You** have supplied forms part of the contract of insurance with **Us**. **Your** policy is evidence of that contract.

United Kingdom residents

This policy 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 contract

You and **We** are free to choose the law applicable to this contract. **Your** policy will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise.

Helplines

Please carry this policy with **You** in case of an emergency.

Policy information or advice

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, telephone **Our** customer helpline on 0870 755 6101.

Age eligibility

This policy is not available to anyone aged 66 or over.

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 or by contacting them on 0845 606 1234.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

You/Your/Insured Person

- means each person travelling on a **Trip** whose name appears in the policy schedule.

We/Us/Our

- means AXA Insurance UK plc:(Registered Office) 107 Cheapside, London, EC2V 6DU. Registration England No 78950.

Baggage

- means luggage, clothing, personal effects, **Valuables** and other articles 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 sustained by **You** caused by sudden, unexpected, external and visible means.

Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

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, daughter, son, grandparent, grandchild, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée.

Curtailed / Curtail

- means abandoning the **Trip** by direct return to the **United Kingdom** or by attending a hospital abroad for in excess of 48 hours as an in-patient.

Home

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

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 with whom **You** are travelling.

Period of Insurance

- means the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule. Under these policies Section A - Cancellation cover shall be operative from the time **You** pay the premium.

For all other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** in the **United Kingdom** to commence the **Trip** and terminates at the time of **Your** return to **Your Home** in the **United Kingdom** on completion of the **Trip**.

The **Period of Insurance** is automatically extended for the period of the delay in the event that **Your** return to the **United Kingdom** is unavoidably delayed due to an event insured by this policy.

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 and credit/debit or charge cards all held for private purposes.

Public Transport

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

Ski Equipment

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

Territorial Limits

United Kingdom – defined as Great Britain, Northern Ireland, Isle of Man and the Channel Islands

Europe – defined as the United Kingdom, Republic of Ireland, the Continent of Europe, and West of the Ural Mountains, Iceland, Turkey, the Mediterranean Islands, Madeira, Azores and the Canary Islands

Worldwide excluding USA / Canada / Mexico / Caribbean Islands

Worldwide including USA / Canada / Mexico / Caribbean Islands

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 organisations(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 or pleasure **Trip** or journey made by **You** within the area of travel shown in the schedule which begins and ends in the **United Kingdom** during the **Period of Insurance** but excluding one way **Trips** or journeys.

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, Isle of Man and the Channel Islands.

Valuables

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

General conditions applicable to the whole policy

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

If **You** do not comply **We** may at **Our** option cancel the policy 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 policy, 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 C – 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

You may cancel this policy at any time. **You** must tell **Us** by writing to:

Customer Services Manager
Jade Stanley Ltd
10-11 Lower John Street
London
W1F 9EB

If within 14 days of issue of the policy, **You** find that it does not meet **Your** requirements **You** may cancel **Your** policy by returning the policy documents to the address above. **We** will refund the premium in full provided **You** have not travelled and no claim or incident likely to give rise to a claim has been submitted.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current **Period of Insurance** no premium refund will be given.

Where the premium was paid by credit card **You** will however be responsible for payment of any administrative or interest charges levied by the credit card provider.

For cancellations occurring after 14 days of issue of the policy no refund of premium will be made.

The **Insurer** reserves the right to cancel this policy immediately in the event of non-payment of the premium.

The **Insurer** may also cancel the policy by sending 14 days notice by recorded delivery to **You** at **Your** last known address without a refund of premium.

Claims conditions

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.

1. Claims

You must notify **Us** preferably by phone at the address given below, depending on the type of claim:

all claims except legal expenses	legal expenses only
AXA Travel Claims PO Box 742 Lancaster LA1 1BT Tel: 0870 850 8495	AXA Assistance The Quadrangle 106 / 118 Station Road Redhill Surrey RH1 1PX Tel: 01737 815 199

The 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 give rise to a claim under this policy.

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. **You** or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

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**. **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 post-mortem 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

We are entitled to take over and conduct in **Your** name the defence and settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover any payment **We** have made under this policy to anyone else.

3. Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**

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

Then

- We** shall not pay the claim
- We** shall not pay any other claim which has been or will be made under the policy
- We** may at **Our** option declare the policy void
- We** shall be entitled to recover from **You** the amount of any claim already paid under the policy
- We** shall not make any return of premium
- We** may inform the police of the circumstances

Important conditions relating to health

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

You must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

You will not be covered under Section A – Cancellation or Curtailment, Section B – Emergency Medical and Other Expenses, Section C – Personal Accident for any claims arising directly or indirectly from:

- At the time of purchasing this insurance:
 - Any pre-existing **Medical Condition** that **You** have.
 - Any **Medical Condition** for which **You** have received a terminal prognosis.
 - Any **Medical Condition** for which **You** have not had a diagnosis.
 - Any **Medical Condition** for which **You** are on a waiting list for surgery in a hospital or clinic.
- At any time:
 - 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.
 - Any **Medical Condition** **You** have and for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
 - Any **Medical Condition** **You** have and for which **You** are travelling with the intention of obtaining treatment outside of the **United Kingdom** or within the Channel Islands.
 - Pregnancy or childbirth where **You** are expected to give birth within eight weeks of the start of the **Trip**, during the **Trip** or within eight weeks of the end of the **Trip**.

You should also refer to the general exclusions on page 3.

General exclusions applicable to all sections of the policy

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

- 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 – 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**.
- 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.
- Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 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.
- Your** pursuit of winter sports unless sections H, I, J and K are shown as operative in **Your** schedule, in which case cover will apply to:
 - the winter sports shown in the list on page 4
 - any other winter sports shown as covered in **Your** schedule.
- Your** participation in or practice of any other sport or activity unless:

- shown as covered without charge in the list on page 3.
- shown as covered in **Your** schedule.

- Your** use of a motorised vehicle unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom**.
- Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
- Your** own unlawful action or any criminal proceedings against **You**.
- Consequential loss of any kind (for example the replacement of locks following loss of keys).
- Operational duties of a member of the Armed Forces.
- Your** travel to a country or 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.

Sports and activities covered

The following lists detail the sports and activities that this policy will cover. If **You** are participating in any other sports or activities not mentioned, please telephone **Our** customer helpline on 0870 755 6101 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** policy schedule.

Covered as standard

administrative, clerical or professional occupations
aerobics
archery
badminton
banana boating
baseball
basketball
basketboarding (boogie boarding)
bowls
* camel riding
canoeing (up to grade 2 rivers)
* clay pigeon shooting
climbing (on climbing wall only)
cricket
croquet
curling
cycling (not racing)
deep sea fishing
* dinghy sailing
elephant riding
fencing
fishing
flying as a fare paying passenger in a fully licensed passenger carrying aircraft
football (amateur only and not main purpose of **Trip**)
glacier walking
* go karting (within organisers guidelines)
golf
hiking
horse riding (excluding competitions, racing, jumping and hunting)
hot air ballooning (organised pleasure rides only)
* jet skiing (no racing)
jogging
kayaking (up to grade 2 rivers)
netball
orienteering
* quad biking
ringos
roller skating and blading (wearing pads & helmets)
rounders
rowing (except racing)
running (non-competitive and not marathon)
safari trekking (must be organised tour)
scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone)
* shooting/small bore target shooting (within organisers guidelines)
skateboarding (wearing pads & helmets)
snorkelling
softball
squash
surfing
swimming
swimming with dolphins
table tennis
tennis
trampolining
trekking up to 2,500 metres altitude
volleyball
wake boarding
walking
* war games (wearing eye protection)
water polo
water skiing
wind surfing
*yachting (if qualified)
zorbing

* No cover under section F – Personal Liability for these sports or activities

Covered if the appropriate winter sports premium has been paid

dry slope skiing
ice skating
ski – blading

skiing
skiing – mono
skiing – off piste with a
guide or another adult
insured to ski off piste and
in areas that are designated
safe by resort management.

sledging
snow boarding

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 **Curtailement** necessitating **Your** early return **Home** **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 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** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at **Home**.

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 policy 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 the **United Kingdom**. Beware of requests for **You** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call AXA Assistance for guidance.

Contact AXA Assistance on telephone number: +44 (0)845 223 5568

Reciprocal health agreements

European Union

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) from **Your** local Post Office. **You** can also apply either online through 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.

In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card or private health insurance, **We** will not apply the deduction of excess under Section B - Emergency medical and other expenses.

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the booklet containing the European Health Insurance Card (EHIC) application form. Alternatively please call AXA Assistance for guidance.

If **You** are admitted to hospital contact must be made with AXA Assistance as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact AXA Assistance- on telephone number: +44 (0)845 223 5568

Section A – Cancellation or Curtailment

(only operative if indicated in the schedule)

What is covered

We will pay **You** up to £1,000 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

- cancellation of the **Trip** is necessary and unavoidable or
- the **Trip** is **Curtailed** before completion

as a result of any of the following events occurring:

- The death, **Bodily Injury** or illness of:
 - You**
 - any person with whom **You** are travelling or have arranged to travel with
 - any person with whom **You** have arranged to reside temporarily
 - Your Close Relative**
 - a **Close Business Associate**
- Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or any person with whom **You** are travelling or have arranged to travel with.
- Redundancy (which 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 with whom **You** are travelling or have arranged to travel with.
- You** or any person with whom **You** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your/their** authorised leave cancelled for operational reasons, provided that such cancellation or **Curtailement** could not reasonably have been expected at the time this insurance is purchased by **You**.
- The Police requesting **You** to remain at or return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special conditions relating to claims

- You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of AXA Assistance to confirm the necessity to return **Home** prior to **Curtailement** of the **Trip** due to death, **Bodily Injury** or illness.
- If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the **Trip** **Our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
- If **You** cancel the **Trip** due to **Bodily Injury** or illness **You** must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.

What is not covered

- The first £50 of each and every claim per incident for each **Insured Person**.
- The cost of Airport Departure Duty.
- Any claims arising directly or indirectly from:
 - Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier).
 - Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **Curtailement** of the **Trip**.
- Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
- Stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.
- Anything mentioned in the general exclusions on page 3.

You should also refer to the Important conditions relating to health on page 3.

Section B – Emergency Medical and Other Expenses

What is covered

We will pay **You** up to £1,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of **Your** suffering **Bodily Injury** or illness and/or compulsory quarantine:

- Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred:
 - outside the **United Kingdom** or
 - within the Channel Islands
- Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £150 incurred:
 - outside the **United Kingdom** or
 - within the Channel Islands
- In the event of **Your** death outside the **United Kingdom** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,500 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **You** body to **Your Home**.
- Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, 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 or accommodation expenses for a friend or **Close Relative** to remain with **You** or travel to **You** from the **United Kingdom** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.
- 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. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise.

Special conditions relating to claims

- You** must give notice as soon as possible to AXA Assistance or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
- In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **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 the **United Kingdom** to continue treatment.

What is not covered

- The first £50 of each and every claim per incident for each **Insured Person**.
- Any claims arising directly or indirectly in respect of:
 - Costs of telephone calls, other than calls to AXA Assistance notifying them of the problem for which **You** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - 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.
 - Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
 - 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 the **United Kingdom**.

- e) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **United Kingdom**.
 - f) Additional costs arising from single or private room accommodation.
 - g) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
 - h) Any expenses incurred after **You** have returned to the **United Kingdom**.
 - i) Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - j) **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
3. Anything mentioned in the general exclusions on page 3.

You should also refer to the Important conditions relating to health on page 3.

Section C – Personal Accident

Special Definitions (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.

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 65 years inclusive
1. Death	£1,000	£10,000
2. <i>Loss of one or more limbs and/or loss of sight</i> in one or both eyes	£10,000	£10,000
3. Permanent total disablement	£10,000	£10,000

Special conditions relating to claims

1. **Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **You**:

- a) Under more than one of items 1, 2 or 3.
- b) Under item 3, until one year after the date **You** sustain **Bodily Injury**.
- c) Under item 3, if **You** are able or may be able to carry out any gainful employment or gainful occupation.

What is not covered

1. Anything mentioned in the general exclusions on page 3.

Section D – Baggage and Passport

(only operative if indicated in the schedule)

What is covered

1. We will pay **You** up to £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, (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:

- a) for any one article, pair or set of articles £150 (for example a set of golf clubs)
- b) the total for all **Valuables** £150

2. We will also pay **You** up to the amounts shown below:

- a) £200 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport or visa.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

1. The first £50 of each and every claim per incident for each **Insured Person** (except claims under subsection 2. a) above).
2. Loss, theft of or damage to **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.
3. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or

- b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
 5. 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, bicycles, **Ski Equipment** (is covered under the Winter sports section, if **You** have opted to pay the additional premium) and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
 6. 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 accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
 7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
 8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
 9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
 10. Anything mentioned in the general exclusions on page 3.

Section E – Personal Money and Documents

(only operative if indicated in the schedule)

What is covered

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 driving licence). In respect of foreign currency cover is also operative during the 72 hours immediately preceding **Your** departure on the outward journey.

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

- a) for bank notes currency notes and coins £250
- b) if **You** are under the age of 16, for bank notes currency notes and coins £60
- c) for all other **Personal Money** and documents £250

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Personal Money** and documents.
2. If **Personal Money** and documents are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Personal Money** and documents are lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

What is not covered

1. The first £50 of each and every claim per incident for each **Insured Person**.
2. Loss, theft of or damage to **Personal Money** 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.
3. 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.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 3.

Section F – Personal Liability

What is covered

We will pay up to £1,000,000 (inclusive of 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 as soon as possible of any incident, which may give rise to a claim.
 2. **You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
 3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.

4. We will be entitled if We so desire to take over and conduct in Your name the defence of any claims for indemnity or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and You shall give Us all necessary information and assistance which We may require.
5. In the event of Your death, Your legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered

1. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by You under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership possession or use of vehicles aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes).
 - d) The transmission of any communicable disease or virus.
 - e) The first £250 of each and every claim per incident for each Insured Person
2. Anything mentioned in the general exclusions on page 3.

Section G – Abandonment

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 24 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. up to £1,000 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 minimum 24 hours has elapsed, You choose to cancel Your Trip

Special conditions relating to claims

1. You must check in according to the itinerary supplied to You.
2. You must obtain confirmation from the carriers (or their handling agents) in writing 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 or provider of transport.

What is not covered

1. The first £50 of each and every claim per incident for each Insured Person.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by You.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Anything mentioned in the general exclusions on page 3.

Sections H, I, J and K – Winter Sports

(only operative if indicated in the schedule)

COVER IN RESPECT OF SECTIONS H, I, J AND K ONLY OPERATES:-

1. UNDER SINGLE TRIP POLICIES IF THE APPROPRIATE WINTER SPORTS EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

Section H – Ski Equipment

What is covered

We will pay You up to £1,000 for the accidental loss of, theft of or damage to Your own Ski Equipment or up to £400 for hired Ski Equipment. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Ski Equipment).

The maximum We will pay for any one article, pair or set of articles is £500.

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery and obtain a written report 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 or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy
3. Receipts for items lost, stolen or damaged must be retained as these will help You to substantiate Your claim.

What is not covered

1. The first £50 of each and every claim per incident for each Insured Person.
2. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or

- b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the general exclusions on page 3.

Section I – Hire of Ski Equipment

What is covered

We will pay You up to £20 per day, up to a maximum of £200 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 within 24 hours of discovery and obtain a written report 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 or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy)
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy
3. Receipts for items lost, stolen or damaged must be retained 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 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, 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 on page 3.

Section J – Ski Pack

What is covered

We will pay You:

- a) up to £300 for the unused portion of Your ski pack (ski school fees, lift passes and hired Ski Equipment) following Your Bodily Injury or illness
- b) up to £150 for the unused portion of Your lift pass if lost

Special conditions relating to claims

1. You must provide written confirmation from a Medical Practitioner that such Bodily Injury or illness prevented You from using Your ski pack.

What is not covered

1. Anything mentioned in the general exclusions on page 3.

Section K – Piste Closure

What is covered

We will pay You up to £20 per day, up to a maximum of £200 for the cost of transport organised by the tour operator to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in Your resort and it is not possible to ski. The cover only applies:

- a) to the resort which You have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding 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 pay You compensation of £20 per day up to a maximum of £200.

Special conditions relating to claims

1. You must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in Your resort and the reason for the closure.

What is not covered

1. Anything mentioned in the general exclusions on page 3.

Section L – Overseas Legal Expenses and Assistance

What is covered

We will pay up to £25,000 for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death.

Special conditions relating to claims

1. We shall have complete control over the legal case through agents they nominate, by appointing agents of their 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** consent.
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 in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.

What is not covered

We shall not be liable for:-

1. The first £250 of each and every claim per incident for each **Insured Person**.
2. Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
3. 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**.
4. Legal costs and expenses incurred prior to **Our** written acceptance of the case.
5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
8. Legal costs and expenses incurred if an action is brought in more than one country.
9. Any claim where in **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**.
10. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
11. Costs of any Appeal.
12. Claims occurring within the **United Kingdom**.
13. Claims by **You** other than in **Your** private capacity.
14. Anything mentioned in the general exclusions on page 3.

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:

Please give **Us** **Your** name and contact telephone number. Please quote **Your** policy and/or claim number and the type of policy **You** hold. Please explain clearly and concisely the reason for **Your** complaint.

Step One – initiating Your complaint:

Does **Your** complaint relate to:

A **Your** policy?

B a claim on **Your** policy?

If A, **You** need to contact the agent who sold **You** **Your** policy. Call 0870 755 6101 or write to:

Customer Services Manager
Jade Stanley Ltd
10-11 Lower John Street
London
W1F 9EB

If B, **You** need to contact whoever is currently dealing with **Your** claim.

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 the response **You** receive be unsatisfactory, ask to speak to a Consultant. Where a Consultant cannot assist **We** will ensure **You** are put into contact with a Manager who will seek to resolve **Your** complaint.

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:

AXA Insurance
Customer Care Team
7th floor, Civic Drive
Ipswich
IP1 2AN.

Or **You** may use e-mail: customer-care@axa-insurance.co.uk

Or telephone: 01473 205926, or fax: 01473 205101

Step Four – beyond AXA:

If **We** have given **You** **Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service (Ombudsman).

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

Telephone: (0845) 080 1800, or fax: (020) 7964 1001

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.

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.

Schedule of Benefits

Description	Long Stay	Excess
Cancellation or Curtailment	£1,000	£50
Emergency Medical and Other Expenses	£1,000,000	£50
Personal Accident (age limits apply)	£10,000	Nil
Death	£10,000 (U16's £1,000)	Nil
Loss of Limb / Sight	£10,000	Nil
Permanent Total Disablement	£10,000	Nil
Baggage	£500	£50
Single Article Limit	£150	£50
Valuables Limit	£150	£50
Passport and Documents	£200	£50
Personal Money and Documents	£250	£50
Cash Limit	£250 (U16's £60)	£50
Personal Liability	£1,000,000	£250
Abandonment (after 24 hrs)	£1,000	£50
Overseas Legal Expenses and Assistance	£25,000	£250
Winter Sports Cover		
<i>When an additional premium has been paid to include this cover</i>		
Ski Equipment	£1,000	£50
Single Article Limit	£500	£50
Hired	£400	£50
Hire of Ski Equipment	£20 per day up to a max. of £200	Nil
Ski Pack	£300	Nil
Piste Closure	£20 per day up to a max. of £200	Nil