

Travel Insurance Standard Cover

Policy Booklet

Helplines

Policy information

0800 068 3918

Travel claims line

0845 602 5510

Medical assistance and travel advice

+44 (0)845 610 1423

Legal expenses line

0870 350 5716

Personal Travel Assistant

01737 815 336

0845 850 0661

Policy information

Please carry the helpline card with you in case of an emergency.

Hazardous sports or activities

If you would like more information or if you feel this policy may not meet your needs, telephone our customer helpline on 0800 068 3918.

If you are planning to take part in any activities or sports not covered by this policy you must telephone our customer helpline on 0800 068 3918. In some cases cover can be given provided that the appropriate additional premium is paid. Full details of activities or sports not covered by this policy are given under general exclusions 6, 7 and 8 on pages 14 and 15 of this policy.

YOUR M&S

TRAVEL INSURANCE

Helpline Card

Policy number:

About M&S Travel Insurance – Important Information

The Financial Services Authority (FSA) is the independent watchdog that regulates financial services, including insurance. Use this information to decide if the services are right for you.

Whose products are offered?

Only M&S Travel Insurance which is underwritten and administered by AXA Insurance UK plc.

What service is provided?

You will not receive any advice or recommendation about M&S Travel Insurance. You will need to make your own choice about how to proceed.

What will you have to pay for this service?

You will not be charged a fee for arranging this insurance.

Who is the regulator?

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. AXA Insurance UK plc Registered in England No. 78950. Registered Offices: 5 Old Broad Street, London, EC2N 1AD.

The FSA register number is 202312.

The permitted business for AXA Insurance UK plc is to arrange and underwrite general Insurance products.

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You can check this on the FSA register by visiting the FSA's website at www.fsa.gov.uk/register <<http://www.fsa.gov.uk/register>> or by contacting the FSA on 0845 606 1234.

What to do if you have a complaint

If you have a complaint, it should be addressed to the Customer Care helpline on 0800 068 3918. Alternatively you may write to AXA Insurance, The Customer Care Department, 7th Floor, Civic Drive, Ipswich IP1 2AN or email: customercare@axa-insurance.co.uk

Please provide your policy number or claim number in any correspondence.

If you are not satisfied, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of the complaints process is available in the Policy Wording.

Is AXA Insurance UK plc covered by the Financial Services Compensation Scheme (FSCS)?

AXA Insurance UK plc is covered by the Financial Services Compensation Scheme (FSCS). you may be entitled to compensation from the scheme in the unlikely event that we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available on the FSCS website (www.fscs.org.uk) or from the FSCS, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.

Policy Summary - Standard Cover



This is a summary of the Marks & Spencer Travel Insurance Policy Standard Cover, underwritten and administered by AXA Insurance UK plc. It does not contain the full terms and conditions of cover, but highlights the main features and benefits and significant exclusions which may affect your decision as to whether the policy is suitable for you. Full details may be found later in this Policy Booklet. It is important that you read the Policy Booklet carefully.

Type of insurance and cover

Marks & Spencer Travel Insurance Standard cover, is for single or annual multi trips. Please refer to your Policy Schedule for the cover you have chosen.

Significant features and benefits

This table shows the maximum benefits you can claim. Some sections are optional and these are marked *, your Policy Schedule will show any optional cover you have chosen.

Section	Title	Limit
A	Cancellation and curtailment charges	Either £500 or £3,000
B	Emergency medical and other expenses	£5,000,000
	Dental fees	£100
	Funeral expenses abroad	£750
C	Hospital Benefits	£500 (£15 per day)
D	Personal accident	£10,000 (subject to age)
E*	Baggage	Either £500 or £1,500
	Single article	£150
	Total valuables	£250
	Emergency replacement of baggage	£100
	Golf equipment*	£500
	Hire of golf equipment*	£100 (£10 per day)
F	Personal money	£200
	Passports	£200
	Documents	£100
G	Personal liability	£2,000,000
H	Delayed departure	£250 (£15 per 12 hours)
I	Missed departure	£500
J*	Independent traveller cover	
	Extended cancellation or curtailment charges	Either £500 or £3,000
	Extended delayed departure	£250 (£15 per 12 hours)
	Extended missed departure	£500
	Accommodation cover	Either £500 or £3,000

Policy Summary - Standard Cover continued

Section	Title	Limit
K*	Ski equipment	£300
	Hired ski equipment	£150
L*	Hire of ski equipment	£500 (£30 per day)
M*	Ski pack	£300
	Lost ski pass	£150
N*	Piste closure	£150 (£25 per day)
O	Overseas legal expenses and assistance	£25,000
P*	Business travel	£250

Policy excesses

The standard excesses and any increased amount you have agreed to pay will be shown within your Policy Booklet or in the Policy Schedule.

Conditions

You must tell us as soon as possible of any changes to your circumstances that may affect your Travel Insurance Policy. If you do not tell us about relevant facts or changes, your policy may not be valid.

It is essential that you refer to the important medical conditions exclusions section in this Policy Booklet 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.

Significant exclusions and limitations

- The standard excesses will be shown within your Policy Wording or in the Policy Schedule.
- Activities and practices shown in paragraphs 6, 7 and 8 in the general exclusion section of this Policy Booklet are excluded unless shown in your Policy Schedule.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.
- Wilful, self inflicted injury, solvent abuse, alcoholism and the use of drugs.
- Loss of, theft of or damage to items which are
 - left unattended at any time unless deposited in a safe, safety deposit box or your locked accommodation.
 - contained in or stolen from an unattended vehicle at any time unless it is in the locked boot or locked in the car and covered from view (if there is no boot) and evidence of force and violence having been used is available.

Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.

Section B – Emergency medical and other expenses and Section C – Hospital benefit

- Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations or medication.
- Hospitalisation relating to any treatment which in the opinion of the medical practitioner can be delayed until your return to the United Kingdom.

Section E – Baggage (optional cover)

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

Section G – Personal liability

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

Section H – Delayed departure

- You will not be able to claim under this section unless the public transport on which you are booked to travel is delayed at the final departure point from or return to the United Kingdom for at least 12 hours.

Section J - Independent traveller cover (optional cover)

- 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.

Policy Summary - Standard Cover continued

Section O – Overseas legal expenses and assistance

- Claims against a carrier, or the Travel Agent or Tour Operator or someone you were travelling with.

Section P – Business travel (optional cover)

- Any loss or damage arising from manual work.

Full details of policy cover can be found on pages 5 to 45 of this Policy Booklet.

Duration of the policy

For single trip travel insurance this will be from the date you arrange cover until the completion of your trip. For annual travel insurance this will be renewable on a 12 monthly basis.

Cancellation

You are free to cancel this policy at any time. Any terms and conditions applying to refunds of premiums are detailed within this Policy Booklet. If you do not cancel within 14 days from the date you receive your policy documents, your cover will continue as stated in your Policy Schedule.

Making a claim

For all claims except Legal Expenses call us on 0845 602 5510. Claims must be made within 31 days of the event which may give rise to a claim.

For Legal Expenses claims call 0870 350 5716. Claims must be made within 90 days of the event which may give rise to a claim.

Complaints

Any complaint you have should be addressed to us on:

01473 205926

or write to us at:

AXA Insurance,

Customer Care,

Civic Drive,

Ipswich IP1 2AN

or email:

customer care@axa-insurance.co.uk.

Complaints can subsequently be referred to the Financial Ombudsman Service. Full details can be found on pages 53 to 54 of this Policy Booklet.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the Financial Services Compensation Scheme (FSCS). you may be entitled to compensation from the scheme in the unlikely event that we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available on the FSCS website (www.fscs.org.uk) or from the FSCS, 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

Policy Wording - Standard Cover

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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 Policy Schedule please keep these documents together.

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 sections included in **Your** policy as shown in **Your** Policy Schedule.

The Policy 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 policy

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

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.

Baggage

means luggage, clothing, personal effects, **Valuables** and other articles which belong to **You** (or for which **You** are legally responsible) worn, used or carried by **You** during any **Trip**.

Bodily Injury

means an identifiable physical injury sustained by **You** due to a sudden, unexpected and specific event.

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

Business Equipment

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

Business Trip

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

Close Business Associate

means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.

Close Relative

means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child,

step sister, step brother, foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner or fiancé(e).

Curtailment/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.

Excess

means the amount **You** pay in the event of a claim. This payment applies to each and every claim per incident for each **Insured Person** but is limited to £198 in all if **Family Cover** or **Single Parent Cover** applies.

Where a claim is made under two or more sections of the policy the total amount payable shall not exceed £99 or £198 in all if **Family Cover** or **Single Parent Cover** applies.

If **You** have taken the double excess as shown in the Policy Schedule the amount **You** pay, including the limits, in the event of a claim as described above will be doubled.

Family Cover

means up to two adults and up to four of their children, step children or foster children aged under 18 or 23 if in full time education, accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. Under annual multi **Trip** policies each adult or child is also insured to travel on their own provided that any children under the age of 16 are accompanied by a responsible adult.

Definitions continued

Golf Equipment

means golf clubs, golf balls, golf bag, golf trolley, and golf shoes forming part of **Your Baggage**.

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 if annual multi **Trip** cover is selected: the period for which **We** have accepted the premium as stated in the Policy Schedule. During this period any **Trip** not exceeding 17 days is covered (for winter sports **Trips You** should also refer to Sections K, L, M and N - Winter sports on page 38. Optional winter sports cover is for a maximum of 17 days in total in any one period of insurance). Under these policies, Section A - Cancellation cover shall be operative from the date this insurance is effected by **You** or the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

means if single **Trip** cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the Policy 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 or in respect of a **Business Trip** **Your** place of business in the **United Kingdom** (whichever is the later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **Trip**.

The **Period of Insurance** is automatically extended for the period of the delay in the event that **You** 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, phonecards and credit/debit cards 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.

Single Parent Cover

means one adult and up to four of his/her children, step children or foster children aged under 18, accompanying the parent insured on the same policy travelling on any **Trip** to the same destination. Under annual multi **Trip** policies each adult or child is also insured to travel on their own provided that any children under the age of 16 are accompanied by a responsible adult.

Definitions continued

Ski Equipment

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

Terrorism

means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip(s)

means any holiday, business or pleasure trip or journey made by **You** within the area of travel shown in the Policy Schedule which begins and ends in the **United Kingdom** during the **Period of Insurance** but excluding one way trips or journeys.

If annual multi trip cover is selected any such trip over 17 days is not insured and any trip solely within the **United Kingdom** is only covered where **You** have pre-booked at least two nights accommodation (for winter sports trips **You** should also refer to Sections K, L, M and N - Winter sports on page 38. Optional winter sports cover is for a maximum of 17 days in total in any one **Period of Insurance**).

Each trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

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.

We/Us/Our

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

You/Your/Insured Person

means each person travelling on a **Trip** whose name appears in the Policy Schedule.

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 D – Personal accident).

2 Reasonable precautions

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

3 Cancellation

You may cancel this policy within 14 days of receipt of **Your** Policy Documentation. **You** must tell **Us** by contacting:

Customer Service
AXA Insurance
Civic Drive
Ipswich
IP1 2AN

Alternatively, **You** can contact **Us** on 0800 068 3918.

If the policy is paid in full and providing that **You** have not travelled and there has been no claim or incident likely to give rise to a claim **We** will refund any premium paid.

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.

If **You** cancel after the first 14 days of receipt of **Your** policy documentation no premium refund will be given.

We may also cancel the policy by sending 14 days notice by recorded delivery to **You** at **Your** last known address. No premium refund will be given.

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** at the address given below, depending on the type of claim:

All Claims except Legal expenses

Marks & Spencer Travel Claims Service
Civic Drive
Ipswich
IP1 2AN
Tel: 0845 602 5510

Overseas legal expenses only

AXA Assistance
The Quadrangle
106/118 Station Road
Redhill
Surrey, RH1 1PX
Tel: 0870 350 5716

The notification must be:

- a) In respect of all claims except Overseas legal expenses:
made within 31 days 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.
- b) In respect of Overseas legal expenses: only:
within 90 days of the event that gives rise to **Your** claim.

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 postmortem examination.

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

2 Subrogation

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.

Claims conditions continued

3 Fraud

You must not act in a fraudulent manner.

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

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

then

- i) **We** shall not pay the claim
- ii) **We** shall not pay any other claim which has been or will be made under the policy
- iii) **We** may at **Our** option declare the policy void
- iv) **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy
- v) **We** shall not make any return of premium
- vi) **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.

Unless **You** have been given **Our** written agreement, **You** will not be covered under section A – Cancellation or **Curtailement** charges, section B – Emergency medical and other expenses, section C – Hospital benefit and section D – Personal accident for any claims arising directly or indirectly from:

- a) Any **Medical Condition You** have, or have had, for which **You** are waiting to receive, or have ever received treatment (including surgery, tests or investigations).
- b) Any **Medical Condition** which **You** have at the time of purchasing this insurance for which **You** have received a terminal prognosis.
- c) Any **Medical Condition You** are aware of at the time of purchasing this insurance for which **You** have not had a diagnosis.
- d) Any circumstances **You** are aware of at the time of purchasing this insurance that could reasonably be expected to give rise to a claim on this policy.
- e) Any **Medical Condition** which **You** have at any time for which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.
- f) Any **Medical Condition** which **You** have at any time for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
- g) Any **Medical Condition** which **You** have at any time for which **You** are travelling with the intention of obtaining treatment outside of the **United Kingdom** or within the Channel Islands.
- h) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

General exclusions applicable to all sections of the policy

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

- 1 War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under section B – Emergency medical and other expenses, section C – Hospital benefit and section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
- 2 Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- 3 Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 4 The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
- 5 **Your** pursuit of winter sports unless sections K, L, M and N are shown as operative in the Policy Schedule.
- 6 The following activities (even if sections K, L, M and N are shown as operative in the Policy Schedule): bobbing, cat skiing, free style skiing, glacier skiing, heli skiing, ski acrobatics, ski flying, skiing against local authority warning or advice, ski-stunting, ski jumping, ski mountaineering, ski yawing, snow biking, snow carting, snow scooting or the use of bob sleighs, luges, bungees, skeletons, ski touring equipment, tobogganing and in North America, winter sports outside the defined boundaries of a resort. Cover can however be given for some sports or activities – please telephone **Our** customer helpline on 0800 068 3918 for further details.
- 7 **Your** engagement in or practice of: manual work in connection with a profession, business or trade (other than occupations involving professional, administrative or clerical duties only or bar/restaurant work), flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom**, professional entertaining, professional sports, racing, motor rallies and motor competitions.

General exclusions applicable to all sections of the policy

continued

- 8** **Your** engagement in or practice of: abseiling, base jumping, boxing, bungee jumping, canoeing at grade 4 or above, caving, canyoning, mountaineering requiring the use of guides or ropes, expeditions, fencing, football (if the main purpose of the **Trip**), gliding, gymnastics, hang gliding, horseriding in competitions, hot air ballooning (unless as part of an organised **Trip** with a qualified pilot), hunting, jetskiing (section G – Personal liability only), karate, kayaking, martial arts, microlighting, parachuting, paragliding, parapenting, polo, pot holing, rafting, rugby, shark diving, sky diving, sky surfing, underwater activities requiring the use of artificial breathing apparatus (except scuba diving to a depth of 30 metres when **You** hold suitable diving qualifications and are not diving alone, or **You** are accompanied by an accredited instructor) or wrestling. Cover can however be given for some sports or activities – please telephone **Our** policy information helpline on 0800 068 3918 for further details.
- 9** **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).
- 10** **Your** own unlawful action or any criminal proceedings against **You**.
- 11** Unless **We** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **You** are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.
- 12** Operational duties of a member of the armed forces.
- 13** **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.

Emergency and medical service

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailment** necessitating **Your** early return **Home You** must contact the Emergency Assistance Service, an organisation specialising in emergency assistance services. 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 the Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Emergency Assistance Service 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, the Emergency Assistance Service 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 the Emergency Assistance Service for **You** as soon as possible.

For simple outpatient 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 the Emergency Assistance Service for guidance.

Contact the Emergency Assistance Service on telephone number:
+44 (0)845 610 1423

Reciprocal health agreements EU, EEA or Switzerland

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance Card (EHIC) postal application form from **Your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers 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 either 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 Health advice for Travellers booklet available from **Your** local Post Office. Alternatively please call the Emergency Assistance Service for guidance.

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

Contact the Emergency Assistance Service on telephone number: +44 (0)845 610 1423

Section A – Cancellation or curtailment charges

What is covered	What is not covered
<p>We will pay You up to the amount in Your policy schedule for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £60 per day, up to a maximum of £200 where the appropriate Golf Equipment premium has been paid) which You have paid or are contracted to pay together with any reasonable additional travel expenses incurred if</p> <ol style="list-style-type: none"> a) cancellation of the Trip is necessary and unavoidable or b) the Trip is Curtailed before completion <p>as a result of any of the following events occurring:</p> <ol style="list-style-type: none"> 1. The death, Bodily Injury or illness of: <ol style="list-style-type: none"> a) You b) any person with whom You are travelling or have arranged to travel c) any person with whom You have arranged to reside temporarily d) Your Close Relative e) a Close Business Associate. 2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of You or any person with whom You are travelling or have arranged to travel with. 	<ol style="list-style-type: none"> 1. The first £99 of each and every claim per incident claimed for under this section by each Insured Person but limited to £198 in all if Family Cover or Single Parent Cover applies. Where You have purchased the double excess option these amounts will be doubled. 2. Any claims arising directly or indirectly from: <ol style="list-style-type: none"> a) 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 effected by You or the time of booking any Trip (whichever is the earlier). b) Circumstances known to You prior to the date this insurance is effected 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 Curtailment of the Trip. c) Airport Departure Duty. 3. 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 except where We tell You, in writing, that We are still unable to provide cover.

Section A – Cancellation or curtailment charges continued

What is covered	What is not covered
<p>3. 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.</p> <p>4. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or Curtailment could not reasonably have been expected at the time of applying for insurance.</p> <p>5. 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.</p>	<p>4. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.</p> <p>5. Anything mentioned in the general exclusions on page 14.</p> <p>6. Normal pregnancy, without any accompanying illness, injury or complication.</p> <p>You should also refer to the Important - conditions relating to health on page 12.</p>

Special conditions relating to claims

- You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of the Emergency Assistance Service to confirm the necessity to return **Home** prior to **Curtailment** 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.

Section B – Emergency medical and other expenses

What is covered	What is not covered
<p>We will pay You up to £5,000,000 for the following expenses which are necessarily incurred as a result of Your suffering unforeseen Bodily Injury or illness and/or compulsory quarantine:</p> <ol style="list-style-type: none"> 1. Emergency medical, surgical, hospital, ambulance, nursing fees and charges incurred: <ol style="list-style-type: none"> a) outside the United Kingdom or b) within the Channel Islands. 2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £100 incurred: <ol style="list-style-type: none"> a) outside the United Kingdom or b) within the Channel Islands. 3. In the event of Your death outside the United Kingdom the reasonable additional cost of funeral expenses abroad up to a maximum of £750 plus the reasonable cost of conveying Your ashes to Your Home, or the additional costs of returning Your body to Your Home. 4. 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. <p>This includes, with the prior authorisation of the Emergency</p>	<ol style="list-style-type: none"> 1. The first £99 of each and every claim per incident claimed for under this section by each Insured Person but limited to £198 in all if Family Cover or Single Parent Cover applies. Where You have purchased the double excess option these amounts will be doubled. 2. Any claims arising directly or indirectly as a result of: <ol style="list-style-type: none"> a) Costs of telephone calls, other than calls to the Emergency Assistance Service 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. b) 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. c) Any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and the Emergency Assistance Service can be delayed reasonably until Your return to the United Kingdom. d) 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. e) Additional costs arising from single or private room accommodation.

Section B – Emergency medical and other expenses continued

What is covered	What is not covered
<p>Assistance Service, 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.</p> <p>5. With the prior authorisation of the Emergency Assistance Service, 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 the Emergency Assistance Service agree otherwise.</p>	<p>f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.</p> <p>g) Any expenses incurred after You have returned to the United Kingdom.</p> <p>h) Expenses incurred as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication.</p> <p>i) Your decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.</p> <p>j) Normal pregnancy, without any accompanying illness, injury or complication. This insurance is designed to cover for unforeseen events, accidents and illnesses and normal childbirth would not constitute an unforeseen event.</p> <p>3. Anything mentioned in the general exclusions on page 14.</p> <p>You should also refer to the Important - conditions relating to health on page 13.</p>

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service 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.
2. 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 the Emergency Assistance Service **You** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

Section C – Hospital benefit

What is covered	What is not covered
<p>We will pay up to £15 for every complete 24 hours You have to stay in hospital as an in-patient:</p> <ul style="list-style-type: none"> a) outside the United Kingdom or b) within the Channel Islands <p>up to a maximum of £500 as a result of Bodily Injury or illness You sustain. We will pay the amount above in addition to any amount payable under section B – Emergency medical and other expenses.</p>	<ol style="list-style-type: none"> 1. Any claims arising directly or indirectly from: <ul style="list-style-type: none"> a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated Your admittance into hospital. b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and the Emergency Assistance Service can be delayed reasonably until Your return to the United Kingdom. c) Treatment or services provided by a convalescent or nursing home or any rehabilitation centre. d) Hospitalisation as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication. e) Any additional period of hospitalisation following Your decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so. 2. Anything mentioned in the general exclusions on page 14.
<p>Special conditions relating to claims</p> <ol style="list-style-type: none"> 1. You must give notice as soon as possible to the Emergency Assistance Service or Us of any Bodily Injury or illness which necessitates Your admittance to hospital as an in-patient. 2. 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 the Emergency Assistance Service You can be moved safely and/or travel safely to the United Kingdom to continue treatment. 	

Section D – 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	What is not covered
<p>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, <i>loss of limb</i>, <i>loss of sight</i> or permanent total disablement.</p>	<p>1. Anything mentioned in the general exclusions on page 14.</p>

BENEFIT	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1. Death	£1000	£10,000	£1000
2. <i>Loss of one or more limbs and/or loss of sight in one or both eyes</i>	£10,000	£10,000	Not covered
3. Permanent total disablement	£10,000	£10,000	Not covered

Special conditions relating to claims

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

Provisions

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

Section E – Baggage (only included if indicated in the Policy Schedule)

What is covered	What is not covered
<p>Cover in respect of Golf Equipment is only included if the appropriate premium has been paid.</p> <p>1. We will pay up to the amounts shown below for the accidental loss of, theft of or damage to:</p> <p>a) Baggage (excluding Golf Equipment if cover is included) up to the amount shown in Your Policy Schedule.</p> <p>b) Golf Equipment (if cover is included) £500.</p> <p>The amount payable will be:</p> <p>a) for articles less than 2 years old at the time of loss or theft, We will pay the replacement cost when evidence of the original purchase is provided, (evidence of original purchase is not required for items of clothing).</p> <p>b) for articles 2 years old or more, or if evidence cannot be produced as to its age, We will pay 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/Golf Equipment.</p> <p>The maximum We will pay for the following items is:</p> <p>a) for any one article, pair or set of articles £150 (not applicable to Golf Equipment if cover is included),</p> <p>b) the total for all Valuables £250.</p>	<ol style="list-style-type: none"> 1. The first £99 of each and every claim per incident claimed for under this section by each Insured Person (except under sub-section 2.a) but limited to £198 in all if Family Cover or Single Parent Cover applies. Where You have purchased the double excess option these amounts will be doubled. 2. Loss, theft of or damage to Valuables 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 at any time unless: <ol style="list-style-type: none"> a) it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot or b) for those vehicles without a separate boot it is locked in the vehicle and covered from view and c) evidence of force and violence having been used is available. 4. Loss or damage due to delay, confiscation or detention by customs or other authority.

Section E – Baggage continued

What is covered	What is not covered
<p>2. We will also pay up to the amounts shown below:</p> <p>a) £100 for the emergency replacement of clothing, medication and toiletries if the Baggage is temporarily lost in transit during the outward journey and not returned to You within 12 hours, provided written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the Baggage was delayed.</p> <p>If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.</p> <p>b) £10 per day, up to a maximum of £100 for the reasonable cost of hiring replacement Golf Equipment (if cover is included) 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 Golf Equipment.</p>	<p>5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles, winter sports equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).</p> <p>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 vessel, aircraft or vehicle in which they are being carried.</p> <p>7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use (other than Golf Equipment if cover is included).</p> <p>8. Loss, theft of or damage to business goods, samples, tools of trade and other items used in connection with Your business, trade, profession or occupation.</p> <p>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.</p> <p>10. Anything mentioned in the general exclusions on page 14.</p>

Section E – Baggage continued

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.

Section F – Personal Money, passports and documents

What is covered	What is not covered
<p>We will pay 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.</p> <p>The maximum We will pay for the following items is:</p> <ol style="list-style-type: none"> a) For bank notes currency notes and coins £200. b) If You are under the age of 16, for bank notes currency notes and coins £50. c) For all other Personal Money and documents £200. 	<ol style="list-style-type: none"> 1. The first £99 of each and every claim per incident claimed for under this section by each Insured Person but limited to £198 in all if Family Cover or Single Parent Cover applies. Where You have purchased the double excess option these amounts will be doubled. 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.

Section F – Personal Money, passports and documents

continued

What is covered	What is not covered
<p>We will also pay up to the amounts shown below:</p> <ul style="list-style-type: none"> a) £200 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of Your lost or stolen passport. 	<ul style="list-style-type: none"> 3. Loss, theft of or damage to travellers' cheques if You have not complied with the issuers 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. Loss, theft of or damage to 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. 7. Anything mentioned in the general exclusions on page 14.

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.

Section G – Personal liability

What is covered	What is not covered
<p>We will pay up to £2,000,000 (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:</p> <ol style="list-style-type: none"> 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. 	<ol style="list-style-type: none"> 1. Compensation or legal costs arising directly or indirectly from: <ol style="list-style-type: none"> 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 trade, business, profession or occupation or the supply of goods or services. c) Ownership, possession or use of vehicles, aircraft or watercraft (other than manually propelled rowboats, punts or canoes and provided the appropriate Golf Equipment premium has been paid, golf buggies whilst in use on a golf course). d) The transmission of any communicable disease or virus. e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where We will not pay for the first £100 of each and every claim arising from the same incident). 2. Anything mentioned in the general exclusions on page 14.

Section G – Personal liability continued

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.

Section H – Delayed departure

What is covered	What is not covered
<p>If departure of the Public Transport on which You are booked to travel is delayed at the final departure point from or return to the United Kingdom for at least 12 hours from the scheduled time of departure due to:</p> <ol style="list-style-type: none"> 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. 	<ol style="list-style-type: none"> 1. The first £99 of each and every claim per incident claimed for under this section by each Insured Person under subsection 2. but limited to £198 in all if Family Cover or Single Parent Cover applies. Where You have purchased the double excess option these amounts will be doubled. 2. Claims arising directly or indirectly from: <ol style="list-style-type: none"> a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is effected by You.

Section H – Delayed departure continued

What is covered	What is not covered
<p>We will pay:</p> <ol style="list-style-type: none"> £15 for the first completed 12 hours delay and £15 for each full 12 hours delay thereafter up to a maximum of £250 or Up to the Cancellation or curtailment charges sum insured shown in Your policy schedule 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 12 hours has elapsed, You choose to cancel Your Trip. <p>You may claim only under subsection 1. or 2. above, not both.</p> <p>You may claim only under one of sections H - Delayed departure, I - Missed departure or J - Independent traveller cover for the same event</p>	<ol style="list-style-type: none"> <ol style="list-style-type: none"> 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. Anything mentioned in the general exclusions on page 14.

Special conditions relating to claims

- You** must check in according to the itinerary supplied to **You**.
- 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.
- You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

Section I – Missed departure

What is covered	What is not covered
<p>We will pay up to £500 (limited to £300 for Trips solely within the United Kingdom) for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching You overseas destination, or returning to the United Kingdom, if You fail to arrive at the international departure point in time to board the Public Transport on which You are booked to travel on the initial international journey of the Trip as a result of:</p> <ol style="list-style-type: none"> 1. The failure of other Public Transport or 2. An accident to, or breakdown of the vehicle in which You are travelling or 3. An accident or breakdown occurring ahead of You on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which You are travelling or 4. Strike, industrial action or adverse weather conditions. <p>You may claim only under one of sections H - Delayed departure, I - Missed departure or J - Independent traveller cover for the same event</p>	<ol style="list-style-type: none"> 1. The first £99 of each and every claim per incident claimed for under this section by each Insured Person but limited to £198 in all if Family Cover or Single Parent Cover applies. Where You have purchased the double excess option these amounts will be doubled. 2. Claims arising directly or indirectly from: <ol style="list-style-type: none"> a) Strike or industrial action existing or declared publicly by the date this insurance is effected by You. b) An accident to or breakdown of the vehicle in which You are travelling for which a professional repairers report is not provided. c) Breakdown of any vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturers instructions. d) 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. e) Additional costs where the scheduled Public Transport operator has offered reasonable alternative travel arrangements. 3. Anything mentioned in the general exclusions on page 14.

Section I – Missed departure continued

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriageway, **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

Section J – Independent traveller cover

(only included if indicated in the Policy Schedule)

This extension to the policy provides the following modifications to the insurance specifically in respect of **Trips** that do not constitute a *Package* (as described in the special definition below).

Special definition

Package

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

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package
as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Further details of these Regulations can be downloaded from:

http://www.opsi.gov.uk/si/si1_2/uksi_1_2_288_en_1.htm

Section J – Independent traveller cover continued

What is covered	What is not covered
<p>Extended Cancellation or Curtailment Charges</p> <p>Section A – Cancellation or curtailment charges is extended to include the following cover.</p> <p>We will pay You up to the cancellation or curtailment charges sum insured shown in Your policy schedule for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £50 per day, up to a maximum of £200 where the appropriate Golf Equipment premium has been paid) which You have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:</p> <ol style="list-style-type: none"> a) You were not able to travel and use Your booked accommodation or b) the Trip was Curtailed before completion <p>as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:</p> <ol style="list-style-type: none"> 1. prohibiting all travel or all but essential travel to or 2. recommending evacuation from <p>the country or specific area or event to which You were travelling providing such directive came into force after You purchased this insurance or booked the Trip (whichever is the later), or in the case of Curtailment after You had</p>	<ol style="list-style-type: none"> 1. The first £99 of each and every claim per incident claimed for under this section by each Insured Person but limited to £198 in all if Family Cover or Single Parent Cover applies. Where You have purchased the double excess option these amounts will be doubled. 2. The cost of Airport Departure Duty. 3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles. 4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. 5. Claims arising directly or indirectly from: <ol style="list-style-type: none"> a) Strike, industrial action or a directive prohibiting all travel or all but essential travel to the country or specific area or event to which You were travelling, existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip. b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.

Section J – Independent traveller cover continued

What is covered	What is not covered
<p>left the United Kingdom to commence the Trip.</p> <p>Extended Delayed Departure</p> <p>Section H – Delayed departure is extended to include the following cover. We will pay You one of the following amounts:</p> <ol style="list-style-type: none"> 1. If the Public Transport on which You are booked to travel is cancelled or delayed for more than 12 hours at the departure point of any connecting Public Transport in the United Kingdom or to You overseas destination or on the return journey to Your Home We will pay You <ol style="list-style-type: none"> a) £15 for the first completed hours delay and £15 for each full 12 hours delay after that, up to a maximum of £250 (<i>which is meant to help You pay for telephone calls made and meals and refreshments purchased during the delay</i>) provided You eventually continue the Trip. 2. We will pay You up to the Cancellation or curtailment charges sum insured shown in Your policy schedule for either: <ol style="list-style-type: none"> a) any irrecoverable unused accommodation costs and charges which You have paid or are contracted to pay because You were not able to travel and use Your booked accommodation as a result of: <ol style="list-style-type: none"> i) the Public Transport on which You were booked to travel 	<ol style="list-style-type: none"> c) Denied boarding due to Your drug use, alcohol or solvent abuse or Your inability to provide a valid passport, visa or other documentation required by the Public Transport operator or their handling agents. 6. Any costs incurred by You which are recoverable from the providers of the accommodation (or their administrators) or for which You receive or are expected to receive compensation or reimbursement. 7. Any costs incurred by You which are recoverable from the Public Transport operator or for which You receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance. 8. Any accommodation costs, charges and expenses where the Public Transport operator has offered reasonable alternative travel arrangements. 9. Any costs which You would have expected to pay during Your Trip. 10. Anything mentioned in the general exclusions on page 14.

Section J – Independent traveller cover continued

What is covered	What is not covered
<p>from the United Kingdom being cancelled or delayed for more than 12 hours or</p> <ul style="list-style-type: none"> ii) You being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours <p>and You choose to cancel Your Trip because the alternative transport to Your overseas destination offered by the Public Transport operator was not reasonable or</p> <p>b) reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination and/or in returning to the United Kingdom as a result of:</p> <ul style="list-style-type: none"> i) the Public Transport on which You were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or ii) You being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours <p>and You choose to make other travel arrangements for Your Trip because the alternative transport offered by the Public Transport operator was not</p>	

Section J – Independent traveller cover continued

What is covered	
<p>reasonable. The amount payable will be calculated after deduction of the amount of the refund on Your ticket(s) together with any compensation from the Public Transport operator.</p> <p>You may claim only under subsection 1. or 2. above for the same event, not both.</p> <p>You may claim only under Section L – Independent travellers cover or Section H – Delayed departure for the same event, not both.</p> <p>Extended Missed Departure</p> <p>Section I – Missed departure cover is extended to include the following cover.</p> <p>We will pay You up to £500 (limited to £300 for Trips solely within the United Kingdom) for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching Your overseas destination or returning to the United Kingdom if You fail to arrive at the departure point in time to board:</p> <p>a) any onward connecting Public Transport on which You are booked to travel following completion of the initial international journey including connections within the United Kingdom on the return journey to Your Home</p> <p>as a result of:</p> <p>1. the failure of other Public Transport or</p>	

Section J – Independent traveller cover continued

What is covered	
<p>2. strike, industrial action or adverse weather conditions or</p> <p>3. You being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.</p> <p>You may claim only under Section L – Independent travellers cover or Section I – Missed departure for the same event, not both.</p> <p>Accommodation cover</p> <p>We will pay You up to the cancellation or curtailment changes sum insured shown in Your Policy Schedule for either:</p> <ol style="list-style-type: none">1. any irrecoverable unused accommodation costs and charges which You have paid or are contracted to pay because You were not able to travel and use Your booked accommodation or2. reasonable additional accommodation and transport costs incurred:<ol style="list-style-type: none">a) up to the standard of Your original booking, if You need to move to other accommodation on arrival or at any other time during the Trip because You cannot use Your booked accommodation orb) with the prior authorisation of the Emergency Assistance Service to repatriate You to Your Home if it becomes necessary to Curtail the Trip	

Section J – Independent traveller cover continued

What is covered	
<p>as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting your accommodation or resort.</p> <p>You may claim only under one of subsections 1. or 2. above for the same event, not both.</p> <p>You may claim only under Section L – Independent travellers cover or Section A – Cancellation or curtailment charges for the same event, not both</p>	

Special conditions relating to claims

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

Sections K, L, M and N – Winter sports

(only included if indicated in the Policy Schedule)

Cover in respect of Sections K, L, M and N is only included

1. Under single **Trip** policies, if the appropriate winter sports extension has been chosen and the appropriate additional premium has been paid.
2. Under annual multi **Trip** policies for a period not exceeding 17 days in total in each **Period of Insurance**, if the appropriate winter sports extension has been chosen and the appropriate additional premium has been paid.

Section K – Ski Equipment

What is covered	What is not covered
<p>We will pay up to £300 for the accidental loss of, theft of or damage to Your own Ski Equipment, or up to £150 for hired Ski Equipment. The amount payable will be:</p> <ol style="list-style-type: none">a) for articles less than 2 years old at the time of loss or theft, We will pay the replacement cost when evidence of the original purchase is provided, (evidence of original purchase is not required for items of clothing).b) For articles 2 years old or more, or if evidence cannot be produced as to its age, We will pay 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.	<ol style="list-style-type: none">1. The first £99 of each and every claim per incident claimed for under this section by each Insured Person but limited to £198 in all if Family Cover or Single Parent Cover applies. Where You have purchased the double excess option these amounts will be doubled.2. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle at any time unless it is in the locked boot, in a locked top box, or (for skis) fixed in secure, lockable clamps on the vehicle and evidence of force and violence having been used is available.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 14.

Section K – Ski Equipment continued

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.

Section L – Hire of Ski Equipment

What is covered	What is not covered
<p>We will pay up to £30 per day, up to a maximum of £500 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.</p>	<ol style="list-style-type: none"> 1. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle at any time unless it is in the locked boot, locked in the car and covered from view, in a locked top box, or (for skis) fixed in secure, lockable clamps on the vehicle and evidence of force and violence having been used is available. 2. Loss or damage due to delay, confiscation or detention by customs or other authority. 3. Loss or damage caused by 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 14.

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 **Your** own **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.

Section M – Ski pack

What is covered	What is not covered
<p>We will pay:</p> <ul style="list-style-type: none"> a) Up to £150 per week, up to a maximum of £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. 	<ul style="list-style-type: none"> 1. Any claim arising directly or indirectly from Bodily Injury or illness due to a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication. 2. Anything mentioned in the general exclusions on page 14.

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.

Section N – Piste closure

What is covered	What is not covered
<p>We will pay up to £25 per day, up to a maximum of £150 for the reasonable additional travel expenses incurred to travel 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:</p> <ul style="list-style-type: none">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 andb) To Trips taken outside the United Kingdom during the published ski season for Your resort. <p>If no alternative sites are available We will pay You compensation of £25 per day up to a maximum of £150.</p>	<ol style="list-style-type: none">1. Anything mentioned in the general exclusions on page 14.

Section O – Overseas legal expenses and assistance

Administered by AXA Assistance

What is covered	What is not covered
<p>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.</p> <p>Where there are two or more Insured Persons insured by this policy, then the maximum amount payable by Us for all such claims shall not exceed £50,000.</p>	<ol style="list-style-type: none">1. Legal costs in respect of:<ol style="list-style-type: none">a) Claims when in Our opinion there are no reasonable prospects for success.b) Claims against a carrier, the travel or holiday agent or tour operator arranging any Trip, Us, the Emergency Assistance Service, AXA Assistance or their agents.c) Claims against someone You were travelling with or another Insured Person.d) Legal action where in Our opinion the cost of the action could be more than the settlement, or where there is no prospect of any compensation being paid.e) Actions undertaken in more than one country.f) Lawyers' fees incurred on the condition that Your action is successful.g) Legal costs or expenses before We accept Your claim in writing.h) Claims by You other than in Your private capacity.i) Claims occurring within the United Kingdom.2. Legal costs incurred before We accept Your claim in writing.3. Anything mentioned in the general exclusions on page 14.

Special conditions relating to claims

1. **We** shall supervise any legal action through agents **We** nominate and will decide the point at which negotiations cannot usefully be pursued further. After that, no further claims can be made against **Us**.
2. Claims must be notified to **Us** within 90 days of the event that gave rise to **Your** claim.

Section P – Business travel (only included if indicated in the Policy Schedule)

What is covered	What is not covered
<p>This extension to the policy, provides the following modifications to the insurance specifically in respect of any Business Trip made by You.</p> <p>1. In addition to the cover provided under section E – Baggage We will pay up to £250 for the accidental loss of, theft of or damage to Business Equipment. The amount payable will be:</p> <ul style="list-style-type: none"> a) for articles less than 2 years old at the time of loss or theft, We will pay the replacement cost when evidence of the original purchase is provided, (evidence of original purchase is not required for items of clothing). b) for articles 2 years old or more, or if evidence cannot be produced as to its age, We will pay 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 Business Equipment. <p>The maximum We will pay for any one article, pair or set of articles is £250.</p> <p>2. We will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take Your place on a pre-arranged Business Trip in the event that:</p> <ul style="list-style-type: none"> a) You die. 	<ul style="list-style-type: none"> 1. a) The first £99 of each and every claim per incident claimed for under this section by each Insured Person but limited to £198 in all if Family Cover or Single Parent Cover applies. Where You have purchased the double excess option these amounts will be doubled. b) Loss, theft of or damage to Business Equipment left Unattended at any time (including in the custody of carriers) unless deposited in a hotel safe, safety deposit box, left in Your locked accommodation or in the locked boot or covered luggage area of a motor vehicle in which You are travelling and evidence of force and violence having been used is available. c) Loss or damage due to delay, confiscation or detention by customs or other authority. d) 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. e) Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when We will pay up to the makers latest list price.

Section P – Business travel (only included if indicated in the Policy Schedule) continued

What is covered	What is not covered
<p>b) You are unable to make the Business Trip due to You being hospitalised or totally disabled as confirmed in writing by a Medical Practitioner.</p> <p>c) Your Close Relative or Close Business Associate in the United Kingdom dies, is seriously injured or falls seriously ill.</p>	<p>2. In respect of cover 2. on page 44:</p> <p>a) Additional costs under 2.b) opposite if You were totally disabled, hospitalised or You were on a waiting list to go into hospital at the time of arranging the Business Trip.</p> <p>b) Additional costs under 2.b) and c) on page 45 if You were aware of circumstances at the time of arranging the Business Trip which could reasonably have been expected to give rise to cancellation of the Business Trip.</p> <p>3. In respect of cover 1. and 2. on page 44:</p> <p>a) Any loss or damage arising out of You engaging in manual work</p> <p>b) Interruption of Your business</p> <p>c) Anything mentioned in the general exclusions on page 14.</p>

Complaints procedure

Unhappy?

A guide to Our complaints procedure

If **You** have cause for complaint, it is important **You** know **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:

- to be sure **You** are talking to the right person, and
- 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 customer helpline on 0800 068 3918 and state **Your** complaint.

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

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

- Head **Your** letter ‘COMPLAINT’
- Give **Your** full name, post code and contact telephone number(s)
- Quote the type of policy and **Your** policy and/or claim number
- Advise that **You** have a Marks & Spencer Money Travel Insurance policy
- Explain clearly and concisely the reason(s) for **Your** complaint.

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

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

Step Two – if You are still unhappy:

Should their response be unsatisfactory, ask to speak to a Team Leader at **Our** address given in Step Three. Where a Team Leader cannot assist **We** will ensure **You** are put into contact with a Manager who will seek to resolve **Your** complaint.

Complaints procedure

continued

Step Three – contacting AXA Head Office:

If **You** 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
Civic Drive
Ipswich IP1 2AN

Or **You** may use e-mail:
customer@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 (FOS).

The FOS 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.

The Ombudsman can be contacted at:

Insurance Division,
Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London
E14 9SR
Telephone: 0845 080 1800,
or fax: 0207 964 1001

Referral to the FOS will not affect **Your** right to take legal action against **Us**.

Our promise to You

- Acknowledge written complaints promptly
- Investigate quickly and thoroughly
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Learn from **Our** mistakes
- Use information from complaints to continuously improve **Our** service.

To help **Us** improve **Our** service, **We** may record or monitor telephone calls.

Rating areas

United Kingdom

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

Europe

means the **United Kingdom**, Republic of Ireland, the Continent of Europe west of the Ural Mountains, Iceland, Morocco, Tunisia, Turkey, the Mediterranean Islands, Madeira, Azores, and the Canary Islands.

Worldwide Excluding USA

means the World including the **United Kingdom**, Europe but excluding USA, Canada and the Caribbean Islands.

Worldwide

means the whole World including the **United Kingdom**, Europe and USA, Canada and the Caribbean Islands.

Notes

Notes

AXA Insurance UK plc

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Marks & Spencer Money

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