

This is a summary of the M&S Premium Club Travel Insurance, underwritten 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 can be found in your Policy Booklet. It is important that you read the Policy Booklet carefully and refer to the Important conditions relating to health on page 12 and 13 of the Policy Booklet each time you book a trip.

**Type of insurance and cover**

Travel insurance for trips taken anywhere in the world whilst you are a member of M&S Premium Club.

**Age eligibility**

This policy is not available to anyone who will be aged 70 or over at the start of the trip.

In addition, all cover on this policy will end when the main M&S Credit Cardholder reaches age 70. Cover will automatically be extended until the scheduled return date if any insured person is abroad when the main M&S Credit Cardholder reaches age 70.

**Our right to change cover terms or premiums**

We may make changes to the price, benefits, terms, cover and/or exclusions of your policy by giving you at least 60 days’ written notice. We will only make changes for the specific reasons set out in the General conditions of your insurance Policy Booklet. These reasons include changes to:

- improve your cover
- reflect increases or decreases in our expected future costs (such as the cost of claims or administration costs)
- comply with any applicable laws or regulations; or
- reflect any changes to taxation

We will not make any changes to your policy within the first six months of your policy except where these changes are required by law or regulation.

If we do make changes to your policy, we will not make any further changes to your policy for at least 6 months except where changes are required by law or regulation.

Such changes may have the effect of increasing or reducing the cover previously provided under your policy. If you do not wish to accept the changes we intend to make you may cancel your policy within the notice period.

**Important conditions relating to health**

- You will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising directly or indirectly from any medical condition you have, at the time of taking out M&S Premium Club or booking any trip, which falls under either 1) or 2) below:

- 1) Any medical condition you have, or have had, for which you are taking prescribed medication
- 2) Any medical condition you have, or have had, for which you are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 5 years

unless your medical conditions are listed in the list of included medical conditions shown below providing none of the statements listed below apply:

- You have received a terminal prognosis for your medical conditions
- You have a medical condition which you are aware of but for which you have not had a diagnosis
- You are on a waiting list for surgery in a hospital for your medical condition

**Included medical conditions**

- Achilles tendon injury
- Acne
- Anal fissure/fistula
- ADHD
- Asthma (no more than two medications and no hospital admissions in the last 12 months)
- Benign Prostatic enlargement
- Blindness
- Broken bone (not head or spine)
- Carpal tunnel syndrome
- Cataracts
- Chicken pox
- Colitis (no hospital admissions in the last 12 months)
- Common cold/influenza
- Corneal graft
- Cosmetic surgery
- Cuts and abrasions (non self-inflicted)
- Cyst – breast
- Cyst – testicular
- Cystitis
- Diabetes (no complications for example retinal, kidney or nerve damage)
- Deafness

- Diarrhoea and/or vomiting
- Dislocated hip (not replacement hip)
- Eczema
- Epididymitis
- Essential tremor
- Fungal nail infection
- Gastric reflux
- Glandular fever (not within 3 months of the planned trip)
- Glaucoma
- Gout
- Haemorrhoids
- Hayfever
- Hernia (not hiatus)
- High blood pressure
- High cholesterol
- HRT
- Hyperthyroidism (overactive thyroid)
- Hypothyroidism (underactive thyroid)
- Impetigo
- Macular degeneration
- Menorrhagia
- Migraine (confirmed diagnosis, no ongoing investigations)
- Myalgic Encephalomyelitis (if only symptom is fatigue)
- Nasal polyps
- Neuralgia
- Neuritis
- Nut allergy
- Osteochondritis
- Pelvic inflammatory disease
- PMT
- Reflux oesophagitis
- Retinal detachment
- Rheumatism
- Rhinitis
- RSI
- Shingles
- Shoulder injury
- Sinusitis
- Sleep apnoea
- Tendon injury
- Uticaria
- Varicose veins – legs only (if GP has confirmed that client is fit to travel)
- Tinnitus

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

Special conditions apply to each section of your policy – Please refer to your Policy Booklet for full details.

**Significant features and benefits**

This table shows the maximum benefits you can claim.

Section	Title	Limit
A	Cancellation or curtailment charges	£5,000
	Excursions	£250
B	Emergency medical and other expenses	£10,000,000
	Emergency dental treatment	£200
	Funeral expenses abroad	£1,500
C	Hospital benefit	£700 (£20 per day)
D	Personal accident	£25,000 (subject to age)
	Death	£15,000 (subject to age)
E	Baggage	£2,000
	Single article limit	£250
	Total for all valuables	£500
	Emergency replacement of baggage	£150
F	Personal money, passport and documents	£250 cash (£50 if under 16 years of age) and £250 other money and documents
	Passport	£250

Section	Title	Limit
G	Personal liability	£2,000,000
H	Delayed departure	£150 (£30 per 12 hours delay)
	Abandonment of trip	£5,000 (after 12 hours delay)
I	Missed departure	£600
J	Legal expenses and assistance	£25,000
K	Ski equipment	£500
K	Hired ski equipment	£250
L	Ski equipment hire	£250 (£15 per day)
M	Ski pack	£500
	Lost lift pass	£150
N	Piste closure	£300 (£30 per day)
O	Avalanche or landslide cover	£300
P	Independent traveller cover	
	Extended cancellation or curtailment charges cover	£5,000
	Extended delayed departure cover	£150 (£30 per 12 hours delay)
	Abandonment of trip	£5,000
	Extended missed departure cover	£600
	Accommodation cover	£5,000

#### Significant or unusual exclusions or limitations

General	Where can I find this in my Policy Booklet
The standard excesses will be shown within your Policy Booklet.	What is not covered section of your Policy Booklet.
There is no cover for trips over 45 days.	See the "Trip" definition within the Definitions section of the Policy Booklet.
War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.	Paragraph 1 in the General exclusions applicable to all sections of the Policy Booklet.
There are a number of sports, activities and winter sports that are excluded.	Paragraphs 4 and 5 in the General exclusions applicable to all sections of the Policy Booklet
Wilful, self inflicted injury, suicide, drug use, alcohol or solvent abuse	Paragraph 6 in the General exclusions applicable to all sections of the Policy Booklet.
Unlawful actions and any subsequent legal proceedings brought against you.	Paragraph 7 in the General exclusions applicable to all sections of the Policy Booklet.
Travel to a country, specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel, or all but essential travel.	Paragraph 10 in the General exclusions applicable to all sections of the Policy Booklet

#### Significant or unusual exclusions or limitations

Section A – Cancellation or curtailment charges	Where can I find this in my Policy Booklet
Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased M&S Premium Club or at the time of booking any trip.	Section A - Cancellation or curtailment charges – What is not covered.
Circumstances known to you before you purchased M&S Premium Club or at the time of booking any trip which could reasonably have been expected to lead to cancellation or curtailment of the trip.	Section A - Cancellation or curtailment charges – What is not covered.

Section B – Emergency medical and other expenses	Where can I find this in my Policy Booklet
Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your home area.	Section B – Emergency medical and other expenses – What is not covered.
Medication, which prior to departure is known to be required.	Section B – Emergency medical and other expenses – What is not covered.
Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations.	Section B – Emergency medical and other expenses – What is not covered.

Section C – Hospital benefit	Where can I find this in my Policy Booklet
Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where you have not had the recommended inoculations.	Section C – Hospital benefit – What is not covered.

Section E – Baggage	Where can I find this in my Policy Booklet
Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.	Section E – Baggage – What is not covered.
Baggage contained in an unattended motor vehicle between 9 pm and 9 am, or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area – <i>You can find the definition of secure baggage area in the Definitions section in the Policy Booklet.</i>	Section E – Baggage – What is not covered.
Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – <i>See your Policy Booklet for the full list.</i>	Section E – Baggage – What is not covered.
Business goods, samples or tools used in connection with your occupation.	Section E – Baggage – What is not covered.

## Significant or unusual exclusions or limitations

Section F – Personal money, passport and documents	Where can I find this in my Policy Booklet
Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.	Section F – Personal money, passport and documents – What is not covered.
Loss or theft of travellers' cheques where you have not complied with the issuing agents conditions.	Section F – Personal money, passport and documents – What is not covered.

Section G – Personal liability	Where can I find this in my Policy Booklet
Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.	Section G – Personal liability – What is not covered.

Section H – Delayed departure	Where can I find this in my Policy Booklet
Strike, industrial action or air traffic control delay existing or being publicly announced by the date you purchased M&S Premium Club or at the time of booking any trip.	Section H – Delayed departure – What is not covered.

Section I – Missed departure	Where can I find this in my Policy Booklet
Strike or industrial action existing or being publicly announced by the date you purchased M&S Premium Club or at the time of booking any trip.	Section I – Missed departure – What is not covered.

Section K, L, M, N & O – Winter sports	Where can I find this in my Policy Booklet
Ski equipment contained in or stolen from an unattended motor vehicle between 9 pm and 9 am, or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area – <i>you can find the definition of secure baggage area in the Definitions in the Policy Booklet.</i>	Sections K & L – Winter sports – What is not covered.

Section P – Independent traveller cover	Where can I find this in my Policy Booklet
Strike or industrial action or air traffic control delay existing or publicly announced by the date you purchased M&S Premium Club or at the time of booking any trip.	Section P – Independent traveller cover – What is not covered.
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.	Section P – Independent traveller cover – What is not covered.

## Significant or unusual exclusions or limitations

Section P – Independent traveller cover cont'd	Where can I find this in my Policy Booklet
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.	Section P – Independent traveller cover – What is not covered.
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.	Section P – Independent traveller cover – What is not covered.
Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.	Section P – Independent traveller cover – What is not covered.

### Duration of the policy

The policy will continue to provide benefits as long as your M&S Premium Club is in force or until you reach the age of 70 or the policy is cancelled by us or you.

### 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.

### Cancellation period

You are free to cancel this policy within the first 14 days after receipt of your M&S Premium Club welcome pack by calling us on 0845 900 0900. Any refund will be dealt with under the terms and conditions of your M&S Premium Club benefits package. If you cancel after the 14 day statutory cancellation period, no refund will be made. See General Conditions in the Policy Booklet for full details.

We reserve the right to cancel this policy at any time by giving you no less than 60 days' written notice by recorded delivery to you at your last known address.

### Making a claim

To make a claim call 0845 600 6684 (or for legal expenses claims call 0870 350 5716).

### Complaints procedure

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

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

Full details of addresses and contact numbers can be found within the Complaints procedure section of the Policy Booklet.

### Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event 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 from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

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