

AXA TRAVEL INSURANCE - RYANAIR ECONOMY TRAVEL INSURANCE POLICY

POLICY SCHEDULE		Excess
Section A - Travel Assistance		
Legal Assistance	Included	
Lost or Stolen Document Assistance	Included	
Interpreter	Included	
Message Relay	Included	
Section B - Cancellation		
Cancellation	£ 500	£ 15
Section C – Baggage		
Baggage (maximum)	£ 1,500	£ 75
- Single Item Limit	£ 300	
- Valuables Limit in Total	£ 300	
- Unreceipted Item Limit	£ 300	
- Unreceipted Single Item Limit	£75	

EMERGENCY TELEPHONE NUMBERS:

PLEASE CALL **AXA ASSISTANCE** ON +44 (0)845 610 1426 or +44 (0)208 419 7009

CLAIMS:

PLEASE E-MAIL **AXA ASSISTANCE** AT GBR@axa-assistance-claims.com
Please include **your** name, policy number (PNR) and the reason for **your** claim.



POLICY SUMMARY

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

Section A – Travel Assistance

- Assistance with lost documents, legal referrals and message relay.

Section B – Cancellation

- Unavoidable or necessary cancellation of your trip due to death; bodily injury or illness; compulsory quarantine or jury service; redundancy; withdrawal of leave for members of the armed forces or emergency services; the police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft. The maximum we will pay under this section is up to £ 500.

Section C – Baggage

- Accidental loss, theft or damage to baggage (excluding ski and golf equipment) up to £1,500. Up to £300 for any single article and for all valuables in total – please refer to 'Definitions' in the policy wording.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

General Exclusions:

- War risks, civil commotion, terrorism, sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are excluded - please see the General Exclusions section, the Winter Sports definition and the Sports and Other Activities section of the policy wording.
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Travel Advice Section of the Department of Foreign Affairs or the World Health Organisation has advised the public not to travel to.

Exclusions under Section B – Cancellation:

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Exclusions under Section C – Baggage:

- Valuables left unattended at any time unless in a hotel safe or safety deposit box.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a secured area, and evidence of entry into the vehicle by forcible and violent means is available – Please see the section Special Exclusions Applicable to Personal Belongings for a description of secure areas.
- Contact or corneal lenses, hearing aids, dental or medical fittings and other items are excluded – please refer to the policy wording for the full list.

DEMANDS AND NEEDS STATEMENT

AXA Travel Insurance travel insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, delayed departures, travel disruption, cancellation or curtailment, lost, stolen or delayed possessions, loss of passport, personal liability when travelling.

There may be conditions which exclude **you** from claiming on the policy. Please see the Policy terms and conditions.

You may already possess alternative travel insurance(s) for some or all of the features and benefits provided by this Policy. It is **your** responsibility to investigate this.

AXA Travel Insurance has not provided **you** with any recommendation or advice about whether this product fulfils **your** specific insurance requirements.

IMPORTANT NOTICE

1. **Pre-existing medical conditions** are not covered.
2. **Business equipment, golf equipment and ski equipment** are not covered.

INDEX

POLICY SCHEDULE	1
POLICY SUMMARY	1
SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS..	1
DEMANDS AND NEEDS STATEMENT.....	2
IMPORTANT NOTICE.....	2
INTRODUCTION.....	2
DEFINITIONS.....	3
GENERAL CONDITIONS.....	4
SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS.....	4
CLAIMS CONDITIONS.....	4
GENERAL EXCLUSIONS	5
SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS.....	5
COMPLAINTS PROCEDURE.....	5
INSURANCE	6
SECTION A – TRAVEL ASSISTANCE	6
SECTION B – CANCELLATION	6
SECTION C – BAGGAGE	6
CLAIMS EVIDENCE	7

INTRODUCTION

Thank you for purchasing AXA Travel Insurance. 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 **Insurance Certificate** which is evidence of the contract of insurance. If any details in the **Insurance Certificate** are incorrect, or **your** needs change in any way, you must contact **AXA Assistance** as soon as possible.

In return for having accepted **your** premium, **we** will in the event of **bodily injury**, death, **medical condition**, disease, loss, theft, damage or other events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy as referred to in **your Insurance Certificate**. All benefits and excesses are per **insured person**, per applicable section and per **trip** unless this is qualified specifically.

RESIDENCY

This policy is only available to **you** if **you** are permanently resident in one of the countries of the European Union and have been for the past six months prior to the date of issue.

POLICY EXCESS

Under most sections of the policy, claims will be subject to an excess. This means that **you** will be responsible for paying the first £15 - £75 of each and every claim per incident for each **insured person**.

POLICY CANCELLATION

Please examine the policy and **Insurance Certificate** and return them within 14 days of issue if they do not meet **your** requirements. Provided **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise

to a claim has occurred and that the policy and the **Insurance Certificate** are received prior to **your** departure date, **we** will refund the premium in full.

If **you** are cancelling your policy within 14 days of purchase (cooling off period) and **you** have not commenced travel, follow the procedures below.

1. If **you** purchased the policy during the initial flight reservation process then **you** should send **your** refund request by e-mail to insurancerefunds@ryanair.com
2. If **you** purchased the policy on www.ryanairtravelinsurance.com then **you** should send **your** refund request to ryanair.refunds@axa-travel-insurance.com
3. If **you** purchased the policy via **your** local reservations centre, then **you** should send **your** refund request by e-mail to insurancerefunds@ryanair.com, or by fax +353 1 8121649. Alternatively, **you** can write to Ryanair Insurance Refunds Department, PO Box 11451, Swords, Co Dublin, Ireland.

Your e-mail/ written request **MUST** include the following information:

1. Ryanair Booking Reference & flight details
2. Full contact address for the booking
3. Names and policy number of the passengers who wish to cancel their travel insurance

Providing **you** meet the criteria then **your** travel insurance refund request will be processed to the original form of payment within 7 working days of receipt of **your** e-mail.

TYPE OF INSURANCE AND COVER

Travel insurance for single **trips** – Please refer to **your Insurance Certificate** for **your** selected cover. The policy covers **you** for **trips** within the **territorial limits**.

THE LAW APPLICABLE TO THIS CONTRACT

Your policy will be governed by the law of the Republic of Ireland unless **we** have specifically agreed otherwise.

COMPENSATION SCHEME

Inter Partner Assistance is covered by the Insurance Compensation Fund. **You** may be entitled to compensation from the fund if Inter Partner Assistance cannot meet its obligations. The Insurance Compensation Fund may provide funds for liquidators so that they may pay the valid claims of insolvent insurers. **You** can get more information about compensation fund arrangements from the Financial Regulator.

USE OF YOUR PERSONAL DATA

If **your** insurance application is accepted **you** also agree **we** may:

- a) disclose and use information about **you** and **your** insurance cover – including information relating to **your** medical status and health – to companies within the AXA group of companies worldwide, **our** partners, service providers and agents in order to administer and service **your** insurance cover, process and collect relevant payments on it, for fraud prevention and to manage the insurance products which **you** have purchased;
- b) undertake all of the above within and outside the European Union. This includes processing **your** information in countries in which data protection laws are not as comprehensive as in the EU. However, **we** have taken appropriate steps to ensure the same (or equivalent) level of protection for **your** information in other countries as there is in the European Union; and
- c) monitor and/or record **your** telephone calls in relation to cover to ensure consistent servicing levels and account operation.

We use advanced technology and well defined employee practices to help ensure that **your** information is processed promptly, accurately and completely and in accordance with applicable data protection law.

If **you** want to know what information is held about **you** by the AXA Group, please write to:

AXA Travel Insurance, Data Protection Officer, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly.

UNDERWRITER

Benefits under this policy are provided by AXA Travel Insurance and underwritten by Inter Partner Assistance, both of 10/11 Mary Street, Dublin 1, Ireland and regulated by the Financial Regulator. Inter Partner Assistance is a branch of Inter Partner Assistance

S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium under registration number 0487. All are member companies of the AXA Assistance Group.

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.

AXA Assistance

– the Assistance Service Provider, AXA Assistance Services Europe Limited, 10/11 Mary Street, Dublin 1, Ireland.

Baggage

– luggage, clothing, personal effects, **valuables**, and other articles which belong to **you** and are worn, used or carried by **you** during any **trip**.

Bodily injury

– an identifiable physical injury sustained due to a sudden, unexpected and specific event. Injury as a result of **your** unavoidable exposure to the elements shall be deemed to be a **bodily injury**.

Business equipment

– 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.

Close relative

– mother, father, sister, brother, wife, husband, 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, legal guardian, legal ward, partner or fiancé/fiancée or civil partner (including same-sex, in a common law relationship or who have co-habited for at least 6 months).

Country of residence

– the country in which **you** legally reside.

Golf equipment

- golf clubs, golf balls, golf bag, golf trolley, and golf shoes forming part of **your baggage**.

Home

– **your** normal place of residence in **your country of residence**.

Insurance Certificate

– this document, issued upon **your** purchase of a policy and effective upon **our** acceptance of **your** premium, includes the information **you** gave **us**. It shows **you** who is insured, the level of cover **you** have chosen, the **period of insurance**, **territorial limits**, **your** premium and any options purchased.

Manual work

- bar and restaurant, waitress, waiter, chalet, maids, au pair and nanny's and occasional light manual work at ground level including retail work and fruit picking but excluding the use of power tools and machinery.

Medical condition(s)

– any disease, illness or injury.

Medical practitioner

– a qualified, registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Pair or set

– a number of **baggage** items associated as being similar, complimentary or used together.

Period of insurance

– the period of the **trip** and terminating upon its completion, but not in any case exceeding 28 days. Under Section B - Cancellation cover shall be operative from the time **you** pay the premium or the

time of booking the **trip** (whichever is the later) and terminates on commencement of any **trip**.

For all sections of the policy other than Section B - Cancellation, the insurance commences when **you** leave **your home**, hotel or **your** place of business in the country of departure (whichever is the later) to commence the **trip** and terminates at the time **you** return to **your home**, hotel or place of business in the **country of residence** (whichever is the earlier) on completion of the **trip** as shown on **your** booking confirmation.

In the case of one way travel, cover ends when you arrive at your destination airport and have left the airport terminal.

Any **trip** that had already begun when **you** purchased this insurance will not be covered.

The **period of insurance** is automatically extended for the period of the delay in the event that **your** return to **your country of residence** is unavoidably delayed due to an event covered by this policy.

Personal belongings

– **baggage**.

Pre-existing medical condition(s)

– any medical or mental condition existing prior to **your trip** and/or causing **you** pain or physical distress or severely restricting **your** normal mobility, including:

1. a condition for which **you** are on a waiting list for or have knowledge of the need for surgery, in-patient treatment or investigation at a hospital, clinic or nursing home;
2. a condition for which **you** have, 2 years prior to issue of policy / date of booking whichever is later, required prescribed medication or regular check-ups.
3. a condition referred to a medical specialist or the cause of in-patient treatment within one year prior to **your trip**;
4. any mental condition including fear of flying or other travel phobia;
5. a condition for which **you** have not had a diagnosis;
6. a condition for which a **medical practitioner** has provided a terminal prognosis;
7. any circumstances **you** are aware of that could reasonably be expected to give rise to a claim on this policy.

Public transport

– any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Ski equipment

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

Territorial limits

– **trips** to the following countries will be covered: Albania, Andorra, Austria, Bailiwick of Guernsey, Bailiwick of Jersey, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, FYR Macedonia, Malta, Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia west of the Ural mountains, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom (England, Scotland, Wales, Northern Ireland and the Isle of Man) and Vatican City.

Terrorism

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

Trip

– any holiday, or journey for business or pleasure made by **you** within the **territorial limits** during the **period of insurance**.

Any **trip** solely within the **country of residence** is only covered where **you** have pre - booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Unattended

– when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

Valuables

– jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, 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, binoculars, portable DVD players, ipods, MP3 and MP4 players.

We/us/our

– Inter Partner Assistance, and/or AXA Travel Insurance, both of 10/11 Mary Street, Dublin 1, Ireland, and regulated by the Financial Regulator. Inter Partner Assistance is a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487. All are member companies of the AXA Assistance Group.

You/your/insured person(s)

– each person travelling on a **trip** whose name appears in the **Insurance Certificate**.

GENERAL CONDITIONS

These conditions apply throughout **your** policy. **You** must comply with the following conditions to have the full protection of the policy. If **you** do not comply **we** may at **our** option 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 covered is any claim where **you** are entitled to indemnity under any other Insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.

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.

SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS

1. **You** must report all incidences of loss, theft, or attempted theft of **personal belongings** within 24 hours of discovery and obtain a written report. A Holiday Representatives Report is not sufficient.
2. For items damaged whilst on **your trip** **you** must obtain an official report from an appropriate local authority.
3. If **personal belongings** 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 an official report from an appropriate local authority. If **personal belongings** 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 the Policy Schedule.
4. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim. The maximum payment for any single item for which an

original receipt, proof of purchase or insurance valuation (obtained prior to loss) is not supplied is £75, up to a maximum of £300 for all such items.

5. **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.
6. Receipts for items lost, stolen or damaged must be retained as these will help **you** to substantiate **your** claim.

CLAIMS CONDITIONS

These conditions apply throughout **your** policy. **You** must comply with the following conditions to have the full protection of the policy. If **you** do not comply **we** may at **our** option refuse to deal with **your** claim, or reduce the amount of any claim payment.

The first thing you should do:

We recommend that **you** check **your** cover. Please read the appropriate section in the policy to see exactly what is, and is not covered, noting any conditions, limitations and exclusions. **Your Insurance Certificate** will show what sections are in force.

If bodily injury, illness, loss, theft or damage happens you should immediately:

1. Call **AXA Assistance** to report a medical emergency, request repatriation, report any loss, theft or damage.
2. Inform a local Police station in the country where the incident occurred and obtain a crime or lost property irregularity report.
3. Take all reasonable steps to recover missing property.
4. Take all reasonable steps to prevent a further incident.

What you must do after making a claim:

1. If **we** ask, **you** must send **us** written details of **your** claim within 31 days.
2. **You** or **your** legal representatives must supply at **your** own expense all information, evidence, details of household insurance, medical certificates and assistance that may be needed.
3. **You** must supply all of **your** original invoices, receipts and reports etc. **We** have listed claims evidence that will help **you** substantiate **your** claim at the end of this policy wording.

What you must not do:

1. Abandon any property for **us** to deal with.
2. Dispose of any damaged items as **we** may need to see them.

We are entitled to take over any rights in the defence or settlement of any claim in **your** name for **our** benefit against any other party. **We** are entitled to take possession of the property insured and deal with any salvage. **We** may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy.

We reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request and will pay for a post-mortem examination.

We may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills.

FRAUD

You must not act in a fraudulent manner. If **you** or anyone acting for **you**:

1. make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
2. make a statement in support of a claim knowing the statement to be false in any respect or
3. submit a document in support of a claim knowing the document to be forged or false in any respect or
4. make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

Then

1. **we** shall not pay the claim
2. **we** shall not pay any other claim which has been or will be made under the policy
3. **we** may at **our** option declare the policy void
4. **we** shall be entitled to recover from **you** the amount of any claim already paid under the policy
5. **we** may inform the police of the circumstances

6. **we** shall not make any return of premium.

GENERAL EXCLUSIONS

These exclusions apply throughout **your** 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.
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. **Your** engagement in or practice of: **manual work** involving the use of dangerous equipment in connection with a profession, business or trade; 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 driving licence issued in **your country of residence** is held permitting the use of such vehicles and **you** are wearing a helmet; professional entertaining; professional sports; racing (other than on foot); motor rallies and motor competitions; or any tests for speed or endurance.
5. **You** 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).
6. A condition **you** have in respect of which a **medical practitioner** has advised **you** not to travel or would have done so had **you** sought his/her advice.
7. **You** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
8. A condition for which **you** are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of **your country of residence**.
9. A condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
10. **Your** own unlawful action or any criminal proceedings against **you**.
11. any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys; cost incurred in preparing a claim; loss of earnings following **bodily injury** or illness; or loss or costs incurred arising from the interruption of **your** business.
12. Operational duties as a member of the Armed Forces.
13. Loss of enjoyment.
14. **Your** travel to a country or specific area or event to which the World Health Organisation has advised the public not to travel.

SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS

1. **Golf equipment, ski equipment and business equipment** are not covered under this policy.
2. Payment will be made based on the value of the property at the time it was damaged, lost or stolen. A deduction will be made for wear, tear and loss of value depending on the age of the property.
3. Loss, theft of or damage to **valuables** or **your** passport left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.
4. Loss, theft of or damage to **personal belongings** contained in an **unattended** vehicle:

- a) overnight between 9pm and 8am (local time) or
- b) at any time between 8am and 9pm (local time) unless it is
 - i. the locked dashboard, boot or luggage compartment of a motor vehicle
 - ii. the locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
 - iii. the fixed storage units of a locked motorised or towed caravan
 - iv. a locked luggage box, locked to a roof rack which is itself locked to the vehicle roofand evidence of forcible and violent entry to the vehicle confirmed by a police report issued by the local police in the country of incident.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss, theft of or damage to cheques, travellers cheques, money, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards, credit/debit or charge cards.
7. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, cosmetics, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
8. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
9. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
10. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.
11. Loss, theft of or damage to tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
12. 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 or liquid damage.
13. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
14. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report issued by the local police in the country of incident.
15. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage**.
16. Claims arising from loss, theft or damage of **personal belongings** shipped as freight or under a bill of lading.

COMPLAINTS PROCEDURE

MAKING YOURSELF HEARD

We are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

WHEN YOU CONTACT US:

Please give **us** **your** name and contact telephone number. Please quote **your** policy and/or claim number. Please explain clearly and concisely the reason for **your** complaint.

STEP ONE – INITIATING YOUR COMPLAINT

UK residents need to contact **AXA Assistance** at GBR@axa-assistance-claims.com. Irish residents need to contact **AXA Assistance** at IRL@axa-assistance-claims.com. **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 – CONTACTING THE HEAD OFFICE

If **your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care in **your** preferred language, who will arrange for an investigation on behalf of the Chief Executive: AXA Travel Insurance, Head of Customer Care, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, United Kingdom. Or **you** may use e-mail: customer.support@axa-travel-insurance.com

STEP THREE – BEYOND AXA TRAVEL INSURANCE

If **we** have given **you our** final response and **you** are still dissatisfied **you** may refer **your** case to one of the following bodies. Both are independent bodies that arbitrate on complaints about general insurance products. They will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted. Referral to either body will not affect **your** right to take legal action against **us**.

FOR UK RESIDENTS: Financial Ombudsman Service (FOS).
The Ombudsman can be contacted at:
Insurance Division
Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Tel: 0845 080 1800 Fax: 020 7964 1001

FOR ROI RESIDENTS: Financial Services Ombudsman (FSO).
The Ombudsman can be contacted at:
Financial Services Ombudsman Bureau
3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland
Lo-call: 1890 882090, Tel: +353 1 6620899, Fax: +353 1 6620890
Email: enquiries@financialombudsman.ie
Web: www.financialombudsman.ie

INSURANCE **SECTION A – TRAVEL ASSISTANCE**

WHAT IS COVERED

During **your trip we** will:

1. assist **you** with the procurement of a lawyer and/or interpreter and or the advance of any legal or interpreter's fees if **you** are arrested or threatened with arrest while travelling, or are required to deal with any public authority.
2. relay messages to **your close relatives**, business colleagues or friends in **your country of residence**.
3. assist in locating **your** lost luggage and provide **you** with regular updates on the current situation.

WHAT IS NOT COVERED

1. The cost of any advance or delivery fee unless specifically mentioned.
2. Anything mentioned in GENERAL EXCLUSIONS on page 4.

SECTION B – CANCELLATION

WHAT IS COVERED

We will pay **you**, up to the amount shown in the Policy Schedule, for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if cancellation of the **trip** is necessary and unavoidable as a result of any of the following events occurring:

The death, serious **bodily injury or illness** of:

- a) **You**
 - b) any person with whom **you** are travelling or have arranged to travel with
 - c) any person with whom **you** have arranged to reside temporarily
 - d) **Your close relative**
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.
 3. Redundancy which qualifies for payment under the current redundancy payment legislation in the **County of Residence** 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.

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 could not reasonably have been expected at the time of receiving these benefits or booking **your trip** (whichever is the later).
5. The Police requesting **you**, within 7 days of **your** departure date, to remain at or subsequently return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

SPECIAL CONDITIONS

1. If **you** delay or fail to notify the travel agent, tour operator or provider of transport/ accommodation, at the time it is found necessary to cancel the **trip**, **our** liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.
2. If **you** cancel the **trip** due to **bodily injury** or illness **you** must provide a medical certificate from the **medical practitioner** treating the injured/ill person, stating that this necessarily and reasonably prevented **you** from travelling.
3. Anything mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. **Pre-existing medical conditions** of **you** or anyone under WHAT IS COVERED.
2. The excess shown in the Policy Schedule applies to each and every claim per incident for each **insured person**.
3. The cost of recoverable airport charges and levies.
4. Any claims arising directly or indirectly from:
 - 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 these benefits became effective or the time of booking any **trip** (whichever is the earlier).
 - b) Circumstances known to **you** prior to the date the date these benefits became effective or the time of booking any **trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation of the **trip**.
5. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles, or any card bonus point schemes.
6. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
7. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
8. **You** not having valid passports, visas or other documents required for travel.
9. Anything mentioned in GENERAL EXCLUSIONS on page 4.

SECTION C – BAGGAGE

WHAT IS COVERED

We will pay **you**, up to the amount shown in the Policy Schedule, for the accidental loss of, theft of or damage to **baggage**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**). The maximum **we** will pay for any one article, **pair or set** of articles is equal to the Single Item Limit shown in the Policy Schedule. The maximum **we** will pay for all **valuables** in total is equal to the **valuables** Limit shown in the Policy Schedule.

SPECIAL CONDITIONS

1. Anything mentioned in SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS on page 4.
2. Anything mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. Anything mentioned in SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS on page 5.
2. Anything mentioned in GENERAL EXCLUSIONS on page 4.

CLAIMS EVIDENCE

For all claims we will require **your** travel details - flight tickets, booking invoice, itinerary.

We will require the following evidence where relevant as well as any other relevant information that **we** may ask **you** for.

Section B - Cancellation

1. A medical certificate from the treating **medical practitioner** explaining why it was necessary for **you** to cancel the **trip**.
2. In the case of death causing cancellation of the **trip**, the original death certificate.
3. Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
4. **Your** unused travel tickets.
5. Receipts or bills for any costs, charges or expenses claimed for.
6. In the case of compulsory quarantine a letter from the relevant authority or the treating **medical practitioner**.
7. Private Medical Insurance Policy Schedule.

Section C - Baggage

1. A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
2. A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody, as well as confirmation of any payment made.
3. A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
4. Receipts for items lost, stolen or damaged.
5. Used flight tickets and luggage tags.
6. Report from a supplier confirming item(s) is/are damaged beyond economical repair.
7. Household Insurance Policy Schedule.