

AXA TRAVEL INSURANCE - RYANAIR POLICY SUMMARY

Travel Insurance Benefits*

- ✓ Cancellation or Curtailment charges up to £ 3,000
- ✓ Cancellation Excess only £15
- ✓ 24 hour Emergency Medical Assistance
- ✓ Medical Expenses up to £5,000,000
- ✓ Loss or damage to Personal Possessions
- ✓ Unlimited Repatriation Expenses
- ✓ Compensation for Delayed Baggage

* subject to terms and conditions

POLICY SCHEDULE		Excess
Section A - Travel Assistance		
Legal Assistance	Included	
Lost or Stolen Document Assistance	Included	
Interpreter	Included	
Message Relay	Included	
Section B - Cancellation or Curtailment Charges		
Cancellation or Curtailment	£ 3,000	£ 15
Section C – Delayed Departure / Abandonment		
Travel Delay, maximum	£240	
Per completed 12 hour period	£20	
Abandonment	£500	£ 75
Section D – Travel Disruption		
Delay over 4 hours, maximum	£150	
Section E - Baggage Delay		
Delayed Baggage, maximum after 12 hours	£200	
Section F - Emergency Medical and Other Expenses		
Medical Expenses	£ 5,000,000	£ 75
Repatriation	Unlimited	
Emergency Dental Pain Relief	£ 200	£ 75
Transportation to Hospital if not free	Included	
Relative/Friend to travel out if travelling alone when hospitalised	Economy Flight + £75 per day, maximum 10 days	
Extended stay (Companion)	£150 per day, maximum £1,500	
Extended stay following Medical treatment (Insured/Companion)	£150 per day, maximum £1,500	
Return Home of Children	Economy Flight + £150 per day, maximum 3 days	
Section G - Hospital Benefit		
Hospital Benefit, maximum	£ 125	
- per day	£ 25	
Section H – Baggage and Passport		
Baggage (maximum)	£ 1,500	£ 75
- Single Item Limit	£ 300	
- Valuables Limit in Total	£ 300	
Lost or stolen Passport, identity card or visa	£ 400	£ 75

Section I - Personal Liability		
Personal Liability	£ 500,000	£ 350
- Legal expenses	Included above	

Optional Cover– Available upon payment of additional premium

Section J - Business Cover – Optional – Available upon payment of additional premium		
Business Equipment (maximum)	£ 1,000	£ 75
- Single Item Limit	£ 500	
- Computer Equipment Single Item Limit	£ 500	
Business Colleague Replacement	Economy Flight	
Section K - Winter Sports Cover – Optional – Available upon payment of additional premium		
Ski Equipment Owned	£ 600	£ 100
- Single Item Limit	£ 300	
Ski Equipment Hired	£ 500	£ 100
- Single Item Limit	£ 300	
Ski Hire, maximum	£ 300	
- per day	£ 30	
Ski Pack, maximum	£ 300	
- per day	£ 30	
Piste Closure, maximum	£ 300	
- per day	£ 30	
Avalanche, maximum	£ 300	
- per day	£ 30	
Section L - Golf Cover - Optional– Available upon payment of additional premium		
Golf Equipment	£ 1,000	£ 75
- Single Item Limit	£ 300	
Golfing Liability	£ 500,000	£350
- Legal Expenses	Included above	
Green Fees	£ 250	
Hole in One Benefit	£ 75	

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.

**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 or Curtailment Charges

- Unavoidable or necessary cancellation or curtailment of your trip before completion due to death; bodily injury or illness; compulsory quarantine or jury service; redundancy; withdrawal of leave for members of the armed forces or emergency services; the police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft. The maximum we will pay under this section is up to £ 3,000.

Section C – Delayed Departure/Abandonment

- Delayed departure for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £20 for each further full 12 hours delay, up to a maximum of £240.
- Up to £500 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip after a continuous 24 or 36 hour delay has occurred on your outward journey.

Section D – Travel Disruption

- Up to £150 for room only accommodation or travel expense if your first or final outward flight is to be cancelled, due to the flight being delayed for in excess of four hours.

Section E – Baggage Delay

- Up to £200 for the emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey.

Section F – Emergency Medical and Other Expenses

- Medical, surgical, hospital, ambulance and nursing fees up to £5,000,000 outside your country of residence. Medical expertise to arrange medical assistance or transport home following an accident or illness.
- Emergency dental treatment for pain relief up to £200 incurred outside your country of residence.
- Reasonable cost of conveying the ashes or remains home.
- Reasonable additional transport and/or accommodation expenses incurred up to £150 per night for 10 nights, if it is medically necessary for you and a companion to stay beyond your scheduled return date.

Section G – Hospital Benefit

- £25 for every completed 24 hours of in-patient stay up to a maximum of £250.

Section H – Baggage and Passport

- 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.
- Up to £400 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad – please refer to the policy wording for full details of the cover available.

Section I – Personal Liability

- Personal liability and legal expenses for any compensation you become legally liable to pay up to £500,000.

Section J – Business Cover – Optional – Available upon Payment of Additional Premium

- Up to £1000 for accidental loss, theft or damage to business equipment, subject to a maximum of £500 for any one article, pair or set of articles and £500 for computer equipment.
- An economy flight for a business associate to take your place on a pre-arranged business trip – please refer to the policy wording for full details of the cover available.

Section K – Winter Sports Cover – Optional – Available upon Payment of Additional Premium**Section K1 – Ski Equipment and Ski Equipment Hire**

- Up to £600 for the loss, theft of or damage to your own ski equipment, subject to a maximum of £300 for any single article, pair or set of articles.
- Up to £30 per day, up to a maximum of £300 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.

Section K2 – Ski Pack

- Up to £30 per day, up to a maximum of £300 for the unused portion of your ski pack following your bodily injury or illness.

Section K3 – Piste Closure

- Up to £30 per day, up to a maximum of £300 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £30 per day, up to a maximum of £300.

Section K4 – Avalanche

- Up to £30 per day, up to a maximum of £300 for reasonable extra accommodation and travel expenses if access to and from the ski resort is blocked or scheduled public transport services are cancelled.

Section L – Golf Cover – Optional – Available upon Payment of Additional Premium

- Accidental loss, theft or damage to golf equipment up to £1,000.
- Golfing Liability up to £500,000.
- Up to a maximum of £250 for pre-paid, irrecoverable green fees following your bodily injury or illness or Cancellation or Curtailment under Section B.
- £75 Hole in One Benefit.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

General Exclusions:

- War risks, civil commotion, terrorism (except under Sections F – Emergency Medical and Other Expenses and G – Hospital Benefit unless caused by nuclear, chemical or biological attack), 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 or Curtailment Charges:

- 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 – Delayed Departure/Abandonment:

- Strike, industrial action or air traffic control delay publicly announced by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section D – Travel Disruption:

- Strike, industrial action or air traffic control delay publicly announced by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section F – Emergency Medical and Other Expenses:

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your country of residence.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
- Pre-existing medical conditions.

Exclusions under Section G – Hospital Benefit:

- Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where the required inoculations have not been undertaken.

Exclusions under Section H – Baggage and Passport:

- 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.
- Your passport left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

Exclusions under Section I – Personal Liability:

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

Exclusions under Section J – Business Cover:

- Business equipment left unattended at any time unless deposited in a hotel safe, locked accommodation or in unless it is in a secured area of a motor vehicle, 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.
- Loss, theft or damage of films, tapes, cassettes, cartridges or discs other than the market value.
- Any loss or damage arising from manual work.

Exclusions under Sections K1, K2, K3 and K4 – Winter Sports Cover:

- Ski equipment contained in or stolen from 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 locked boot or covered from view in a locked car.

Exclusions under Section L – Golf Cover:

- Golf equipment contained in or stolen from 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.

AXA TRAVEL INSURANCE - RYANAIR INSURANCE POLICY

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.

IMPORTANT NOTICE

1. **Pre-existing medical conditions** are not covered.
2. **You** must claim against **your** private health Insurer first for any medical expenses abroad up to **your** policy limit.
3. Please do not **curtail** any **trip** without contacting **AXA Assistance** – see page 7.
4. Any incident relating to **winter sports** will be covered only if **you** have purchased the Winter Sports Option.
5. Any incident relating to **ski equipment, business equipment** or **golf equipment** will only be covered if **you** have purchased the appropriate option.

INDEX

POLICY SCHEDULE.....	1
DEMANDS AND NEEDS STATEMENT.....	2
POLICY SUMMARY.....	2
SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS..	3
IMPORTANT NOTICE.....	4
INTRODUCTION.....	4
DEFINITIONS.....	5
GENERAL CONDITIONS.....	6
SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS.....	6
CLAIMS CONDITIONS.....	7
GENERAL EXCLUSIONS.....	7
SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS.....	7
SPORTS AND OTHER ACTIVITIES.....	8
EMERGENCY AND MEDICAL SERVICE.....	9
RECIPROCAL HEALTH AGREEMENTS.....	9
COMPLAINTS PROCEDURE.....	9
INSURANCE.....	9
SECTION A – TRAVEL ASSISTANCE.....	9
SECTION B – CANCELLATION OR CURTAILMENT CHARGES.....	9
SECTION C – DELAYED DEPARTURE/ABANDONMENT.....	10
SECTION D – TRAVEL DISRUPTION.....	10
SECTION E – BAGGAGE DELAY.....	10
SECTION F – EMERGENCY MEDICAL AND OTHER EXPENSES.....	11
SECTION G - HOSPITAL BENEFIT.....	11
SECTION H – BAGGAGE AND PASSPORT.....	12
SECTION I - PERSONAL LIABILITY.....	12
SECTION J – BUSINESS COVER – OPTIONAL – Available upon payment of additional premium.....	12
SECTIONS K1, K2, K3 and K4 WINTER SPORTS – OPTIONAL – Available upon payment of additional premium.....	12
SECTION K1 – SKI EQUIPMENT & SKI EQUIPMENT HIRE.....	12
SECTION K 2 – SKI PACK.....	13
SECTION K 3 – PISTE CLOSURE.....	13
SECTION K 4 – AVALANCHE OR LANDSLIDE CLOSURE.....	13
SECTION L1, L 2, L 3 and L 4 GOLF COVER – OPTIONAL – Available upon payment of additional premium.....	13
SECTION L1 – GOLF EQUIPMENT.....	13
SECTION L 2 - GOLF LIABILITY.....	13
SECTION L 3 – GREEN FEES.....	14
SECTION L 4 – HOLE IN ONE BENEFIT.....	14
CLAIMS EVIDENCE.....	14

INTRODUCTION

Thank you for purchasing insurance from 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 amount as shown in the Policy Schedule for 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. Some **winter sports** cover may also be included upon payment of an appropriate additional premium – **your Insurance Certificate** will show if **you** selected this option. Golf and business cover may also be included upon payment of an appropriate additional premium – **your Insurance Certificate** will show if **you** selected these options. 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 England and Wales unless **we** have specifically agreed otherwise.

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 associate

– 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.

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.

Business trip

– a **trip** taken wholly or in part for business purposes but excluding **manual work**.

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.

Curtailment / curtail

– abandoning the **trip** by direct return to **your country of residence** or by attending a hospital abroad for in excess of 48 hours as an in-patient and then being repatriated directly from the hospital to **your country of residence**.

Golf equipment

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

Hole-in-one

– driving from the tee during a golf match and holing out in a single stroke.

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.

However, in the case of one way travel cover is limited to 7 days.

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**, **ski equipment**, **golf equipment** and **business equipment**.

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.

Sports and other activities

– the activities listed on page 8 which are covered when **your** participation is not the sole or main reason for **your trip**.

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. Medical Benefits in Section F – Emergency Medical and Other Benefits and Section G – Hospital Benefit in the **country of residence** are excluded.

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.

Winter sports

– the following sport activities are covered only if the Winter Sports Option is shown as operative in the **Insurance Certificate**: (Cover under Section I – Personal Liability for those sports and activities marked with * is excluded.)

airboarding
big foot skiing
blade skating
dry slope skiing
glacier skiing/walking
husky dog sledding (organised, non-competitive with local driver)
* ice go karting (within organisers guidelines)
ice skating

* ice windsurfing
kick sledging
ski – blading
ski boarding
ski run walking
skiing on piste**
skiing – mono
skiing - off piste with a guide**
sledging/tobogganing
* sledging/sleigh riding as a passenger (pulled by horse or reindeer)
snow blading
snow boarding
snow shoe walking
snow tubing
winter walking (using crampons and ice picks only)
** A piste is a recognised and marked ski run within the resort boundaries

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. Under Section F – Medical and Other Expenses – **your** private health insurer must pay the first amount as stated in their policy and **we** will commence cover once that limit has been reached.

You must claim against **your** private health insurer, state health provider and/or other travel insurer first for any in-patient medical expenses abroad up to all applicable limits.

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.

3. CURTAILMENT ASSISTANCE

In the event of **curtailment** necessitating **your** early return **home** **you** must contact **AXA Assistance** on +44 (0)845 610 1426 or +44 (0)208 419 7009. The service is available to **you** and operates 24 hours a day, 365 days a year for advice and assistance with **your** return **home**. **AXA Assistance** will arrange transport **home** when **you** have notice of serious illness, imminent demise, or death of a **close relative** at **home**.

SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS

1. **You** must report all incidences of loss, theft, or attempted theft of **personal belongings** or **valuables** to the Police 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.
- 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** on +44 (0)845 610 1426 or +44 (0)208 419 7009 to report a medical emergency or request repatriation.
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.

To make a claim:

1. E-mail **us** within 31 days of the incident at GBR@axa-assistance-claims.com to obtain a claim form. Please include **your** name, policy number (PNR) and the reason for your claim.
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 power but this exclusion shall not apply to losses under Section F – Emergency Medical and Other Expenses and Section G – Hospital Benefit 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. **Your** participation in or practice of any sport or activity unless it is shown as covered in the list of **Sports and other activities** on page 8 and when **your** participation in these is not the sole or main reason for **your** trip.
5. **Your** pursuit of **winter sports** unless the Winter Sports Option is shown as operative in the **Insurance Certificate**.
6. **Your** pursuit of any **winter sports** not listed under the **winter sports** definition, even if the Winter Sports Option is shown as operative in the **Insurance Certificate**.
7. **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.
8. **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).
9. 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.
10. **You** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
11. 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.
12. A condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
13. **Your** own unlawful action or any criminal proceedings against **you**.
14. 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.
15. Operational duties as a member of the Armed Forces.
16. Loss of enjoyment.
17. **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. 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.

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 or locked safety deposit box.
3. 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 roof
and evidence of forcible and violent entry to the vehicle confirmed by a police report issued by the local police in the country of incident.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. 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.
6. 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).
7. 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.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. 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.
10. Loss, theft of or damage to tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
11. 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.
12. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
13. 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.
14. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage**.
15. Claims arising from loss, theft or damage of **personal belongings** shipped as freight or under a bill of lading.
16. **Golf equipment** unless the Golf Option is shown to be activated in **your Insurance Certificate**.
17. **Business equipment** unless the Business Option is shown to be activated in **your Insurance Certificate**.
18. **Ski equipment** unless the Winter Sports Option is shown to be activated in **your Insurance Certificate**.

SPORTS AND OTHER ACTIVITIES

You are covered under Section F – Emergency Medical and Other Expenses for the following activities automatically at no additional charge, provided that **your** participation in these is not the sole or main reason for **your trip**. Cover under Section I – Personal Liability for those sports and activities marked with * is excluded.

abseiling (within organisers guidelines)
 administrative, clerical or professional occupations
 aerobics
 amateur athletics (track and field)
 archaeological digging
 archery
 assault course
 badminton

banana boating
 baseball
 basketball
 beach games
 billiards/snooker/pool
 body boarding (boogie boarding)
 bowls
 *camel riding
 canoeing (up to grade 2 rivers)
 *clay pigeon shooting
 climbing (on climbing wall only)
 cricket
 croquet
 curling
 cycling (no racing)
 deep sea fishing
 *driving any motorised vehicle for which **you** are licensed to drive in the **country of residence** (other than in motor rallies or competitions) A helmet must be worn when using motorised two or three wheeled vehicles.
 falconry
 fell walking/running
 fencing
 fishing
 fives
 flying as a fare paying passenger in a fully licensed passenger carrying aircraft
 football (amateur only and not main purpose of trip)
 *glass bottom boats/bubbles
 *go karting (within organisers guidelines)
 *golf (unless **you** have purchased the Golf Cover Option)
 handball
 horse riding (excluding competitions, racing, jumping and hunting)
 hot air ballooning (organised pleasure rides only)
 hovercraft driving/passenger
 hurling (amateur only and not main purpose of trip)
 indoor climbing (on climbing wall)
 *jet boating (no racing)
 *jet skiing (no racing)
 jogging
 *karting (no racing)
 kayaking (up to grade 2 rivers)
 korfball
 mountain biking (no racing)
 netball
 octopush
 orienteering
 *paint balling/war games (wearing eye protection)
 pony trekking
 *power boating (no racing and non-competitive)
 *quad biking (no racing)
 racket ball
 rambling
 refereeing (amateur only)
 ringos
 roller skating/blading/in line skating (wearing pads and helmets)
 rounders
 rowing (no racing)
 running (non-competitive and not marathon)
 *sailing/yachting (if qualified or accompanied by a qualified person and no racing)
 sand boarding
 sand dune surfing/skiing
 *sand yachting
 scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone)
 *shooting/small bore target/rifle range
 shooting (within organisers guidelines)
 skateboarding (wearing pads and helmets)
 sledging (not on snow)
 snorkelling
 softball
 spear fishing (without tanks)
 *speed sailing
 squash
 students working as counsellors or university exchanges for practical course work (non manual)
 surfing
 swimming
 swimming with dolphins

table tennis
*tall ship crewing (no racing)
ten pin bowling
tennis
trampoline
tree canopy walking
trekking/hiking/walking up to 2,000 metres above sea level
tug of war
volleyball
wake boarding
water polo
water skiing/water ski jumping
wind surfing/sailboarding
wind tunnel flying (pads and helmets to be worn)
zip lining/trekking (safety harness must be worn)
zorb/hydro zorb/sphering

EMERGENCY AND MEDICAL SERVICE

Contact **AXA Assistance** on telephone: +44 (0)845 610 1426 or +44 (0)208 419 7009

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**, or in the event of **you** incurring medical expenses in excess of £350, **you** must contact **AXA Assistance**. If this is not possible because the condition requires immediate emergency treatment **you** must contact **AXA Assistance** as soon as possible. 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. Private medical treatment is not covered unless authorised specifically by **AXA Assistance**.

MEDICAL ASSISTANCE ABROAD

AXA Assistance has the medical expertise, contacts and facilities to help should **you** be injured in an accident or fall ill. **AXA Assistance** will also arrange transport **home** when this is considered to be medically necessary, or when **you** have notice of serious illness or death of a **close relative** at **home**.

PAYMENT FOR MEDICAL TREATMENT ABROAD

If **you** are admitted to a hospital/clinic while outside **your country of residence**, **AXA Assistance** will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact **AXA Assistance** for **you** as soon as possible.

For simple out-patient treatment, **you** should pay the hospital/clinic yourself and claim back medical expenses from **us** on **your** return to **your country of residence**. Beware of requests for **you** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call **AXA Assistance** for guidance.

RECIPROCAL HEALTH AGREEMENTS

European Union (EU), European Economic Area (EEA) and Switzerland

We strongly recommend **you** apply for and obtain a European Health Insurance Card (EHIC) for all **insured persons** and make sure that any medical treatment is provided at hospitals or by doctors working within the terms of the reciprocal health care agreement, unless **AXA Assistance** agree otherwise. If **you** are admitted to a private clinic **you** may be transferred to a public hospital as soon as the transfer can be arranged safely. If **you** are currently a private medical insurance member, **you** must notify the relevant private medical insurance assistance company at the time of claiming.

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

You need to contact **AXA Assistance** at GBR@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 the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates 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 the FOS will not affect **your** right to take legal action against **us**.

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

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 CONDITIONS on page 6.
3. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION B – CANCELLATION OR CURTAILMENT CHARGES

YOU SHOULD ALWAYS CONTACT AXA ASSISTANCE BEFORE CURTAILMENT- Telephone +44 (0)845 610 1426 or +44 (0)208 419 7009

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

- a) cancellation of the **trip** is necessary and unavoidable; or
- b) the **trip** is **Curtailed** before completion;

as a result of any of the following events occurring:

1. 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.
- 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 receiving these benefits or booking **your trip** (whichever is the later).
 - 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

- You** must obtain a medical certificate from **your** treating **medical practitioner** and prior approval of **AXA Assistance** to confirm the necessity to return **home** prior to **curtailment** of the **trip**.
- 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.
- 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.
- In the case of **curtailment**, claims will be calculated from the day **you** returned to the **country of residence** or the day **you** were admitted to hospital or confined to **your** accommodation, and based on the number of complete days of **your trip** **you** have not used or which **you** were hospitalised, quarantined or confined to **your** accommodation.
- Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

- Pre-existing medical conditions** of **you** or anyone under WHAT IS COVERED.
- The excess shown in the Policy Schedule applies to each and every claim per incident for each **insured person**.
- The cost of recoverable airport charges and levies.
- Any claims arising directly or indirectly from:
 - Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date these benefits became effective or the time of booking any **trip** (whichever is the earlier).
 - 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 or **curtailment** of the **trip**.
- Travel tickets paid for using any airline mileage reward scheme, for example Air Miles, or any card bonus point schemes.
- Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
- 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.
- You** not having valid passports, visas or other documents required for travel.
- Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION C – DELAYED DEPARTURE/ABANDONMENT

WHAT IS COVERED

If departure of the scheduled **public transport** on which **you** are booked to travel is delayed at the final departure point from or to the **country of residence** for at least 12 hours from the scheduled time of departure due to:

- strike or
- industrial action or
- adverse weather conditions or
- mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel

we will pay **you**, *either*:

- up to the amount shown in the Policy Schedule for each completed 12 hours delay up to a maximum of the amount shown in the Policy Schedule, or
- up to the amount as shown in the Policy Schedule for Section B - Cancellation for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay if after a minimum 24 hours has elapsed for a **trip** booked 1-7 days and a minimum of 36 hours has elapsed for a **trip** booked over 8 days, **you** choose to cancel **your trip**.

SPECIAL CONDITIONS

- You** must check in according to the itinerary supplied to **you**.
- You** must obtain confirmation from the carrier that **you** did not travel due to the delay.
- 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.
- Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

- Claims arising directly or indirectly from:
 - Strike or industrial action or air traffic control delay existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
- Compensation under both Section C – Travel Delay/ Abandonment and Section D Travel Disruption.
- Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION D – TRAVEL DISRUPTION

WHAT IS COVERED

If Ryanair or its authorised agent advise **you** that **your** first or final outward flight is cancelled, due to the flight being delayed for in excess of four hours, **we** will pay **you**, up to the amount shown in the Policy Schedule, for any travel and subsequent accommodation expenses **you** incur in purchasing alternative transport, either by air, sea, rail or road, to complete this particular trip.

SPECIAL CONDITIONS

- Any compensation which is payable under this section of cover, will take into account any refund **you** have received from Ryanair or its authorised agent in respect of any unused flight.
- Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

- Any compensation if **you** have not got written confirmation from Ryanair or its authorised agent, which shows the reason for the delay, the scheduled departure time, the expected duration of the delay of **your** flight or full details of any refund given in respect of an unused flight.
- Any compensation if **you** have chosen to use the flight ticket, relating to the first or final outward flight that has been cancelled, at a later date for a totally separate trip.
- Any delay which is due to strike or industrial action which had started or was announced before **you** took out this policy.
- Any compensation for a flight cancellation, which is not due to a delay of in excess of four hours.
- Compensation under both Section C – Travel Delay/ Abandonment and Section D Travel Disruption.
- Your** failure to check-in according to the itinerary supplied to **you**
- Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION E – BAGGAGE DELAY

WHAT IS COVERED

We will pay **you** up to the amount shown in the Policy Schedule for Baggage Delay for the emergency replacement of clothing, medication and toiletries if the checked in **baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours of **your** arrival.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under Section H – Baggage and Passport.

SPECIAL CONDITIONS

1. Written confirmation must be obtained from the carrier, confirming the number of hours the **baggage** was delayed.
2. All receipts must be retained.
3. Anything mentioned in SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS on page 6.
4. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

1. Anything mentioned in SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS on page 7.
2. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION F – EMERGENCY MEDICAL AND OTHER EXPENSES

WHAT IS COVERED

We will pay **you**, up to the amount shown in the Policy Schedule, for the following expenses which are necessarily incurred outside of the **country of residence** as a result of **your** suffering unforeseen **bodily injury** or a **medical condition** and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of the **country of residence**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the limit in the Policy Schedule incurred outside of the **country of residence**.
3. Up to the limit in the Policy Schedule for reasonable accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with the prior authorisation of **AXA Assistance**, up to the limit in the Policy Schedule for reasonable additional accommodation expenses for a friend or **close relative** to remain with **you** and escort **you home**. If **you** and **your** friend or **close relative** are unable to use the original return ticket, **AXA Assistance** will provide additional travel expenses up to the standard of **your** original booking to return **you** to **your home**.
4. In the event of **your** death outside of the **country of residence** the reasonable cost of conveying **your** ashes to **your home**, or the additional costs of returning **your** remains to **your home**.
5. Up to the limit in the Policy Schedule for travel and accommodation expenses for a **close relative** from the **country of residence** to visit **you** or escort **you** to **your home** if **you** are travelling alone and if **you** are hospitalised as an in-patient for more than 10 days, with the prior authorisation of **AXA Assistance**.
6. With the prior authorisation of **AXA Assistance**, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless **AXA Assistance** agree otherwise.
7. Up to the limit in the Policy Schedule for travel and accommodation expenses for a friend or **close relative** to travel from the **country of residence** to escort **insured persons** under the age of 16 to **your home** in the **country of residence** if **you** are physically unable to take care of them. If **you** cannot nominate a person **we** will then select a competent person.

SPECIAL CONDITIONS

1. **You** must give notice as soon as possible to **AXA Assistance** of any **bodily injury** or **medical condition** which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. **You** must contact **AXA Assistance** as soon as possible in the event of **you** incurring medical expenses in excess of £350 relating to any one incident.
3. In the event of **your** **bodily injury** or **medical condition** **we** reserve the right to relocate **you** from one hospital to another and arrange for **your** repatriation to the **country of residence** at any time during the **trip**. **We** will do this if in the opinion of the **medical practitioner** in attendance or **AXA Assistance** **you** can be moved safely and / or travel safely to the **country of residence** to continue treatment.
4. **You** must always contact **AXA Assistance** before curtailing **your trip**.
5. **You** must claim against **your** state or private health insurer first for any in-patient medical expenses abroad up to **your** policy limit. In the event of a claim under this section **you** must advise **us** of

any other insurance policy **you** hold or benefit from which may provide cover.

6. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

1. **Pre-existing medical conditions**
2. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls, other than calls to **AXA Assistance** notifying them of the problem for which **you** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - b) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or **medical condition** which necessitated **your** admittance into hospital.
 - c) Any expenses which are not usual, reasonable or customary to treat **your** **bodily injury** or **medical condition**.
 - d) Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and **AXA Assistance** can be delayed reasonably until **your** return to the **country of residence**.
 - e) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **country of residence**.
 - f) Additional costs arising from single or private room accommodation.
 - g) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **AXA Assistance**.
 - h) Any expenses incurred after **you** have returned to the **country of residence** unless previously agreed to by **AXA Assistance**.
 - i) Expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - j) **Your** decision not to be repatriated after the date when in the opinion of **AXA Assistance** it is safe to do so.
 - k) 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.
3. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION G - HOSPITAL BENEFIT

WHAT IS COVERED

We will pay **you**, up to the amount shown in the Policy Schedule, for every complete 24 hours **you** have to stay in hospital as an in-patient outside the **country of residence** as a result of **bodily injury** or **medical condition** **you** sustain and/or compulsory quarantine. **We** will pay the amount in the Policy Schedule in addition to any amount payable under Section F – Emergency Medical and Other Expenses.

SPECIAL CONDITIONS

1. **You** must give notice as soon as possible to **AXA Assistance** of any **bodily injury** or **medical condition** or compulsory quarantine which necessitates **your** admittance to hospital as an in-patient.
2. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or **medical condition** 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 **AXA Assistance** can be delayed reasonably until **your** return to the **country of residence**.
 - c) Any additional period of hospitalisation relating to 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 **AXA Assistance** it is safe to do so.
2. **Pre-existing medical conditions**
3. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION H – BAGGAGE AND PASSPORT

WHAT IS COVERED **BAGGAGE**

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.

PASSPORT

We will pay **you** up to the amount shown in the Policy Schedule for reasonable additional travel and accommodation expenses incurred necessarily outside of the **country of residence** to obtain a replacement of **your** passport which has been lost or stolen outside of the **country of residence**.

SPECIAL CONDITIONS

1. All receipts must be retained.
2. Anything mentioned in SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS on page 6.
3. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

1. Anything mentioned in SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS on page 7.
2. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION I - PERSONAL LIABILITY

WHAT IS COVERED

We will pay up to the amount shown in the Policy Schedule, (inclusive of legal costs and expenses up to the amount shown in the Policy Schedule) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily injury**, death, **illness** or disease to any person who is not in **your** employment or who is not a **close relative** or member of **your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a **close relative**, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

SPECIAL CONDITIONS

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 the Policy Schedule provided that such representative(s) comply(ies) with the terms and conditions outlined in this document.
6. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

1. The excess shown in the Policy Schedule applies to each and every claim per incident for each **insured person**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.

- c) Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
 - 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 £350 of each and every claim arising from the same incident).
 - f) **Your** criminal, malicious or deliberate acts.
 - g) Incidents relating to sport of golf.
 - h) Incidents relating to **winter sports**.
3. Anything mentioned in the GENERAL EXCLUSIONS on page 5.

SECTION J – BUSINESS COVER – OPTIONAL – Available upon payment of additional premium

WHAT IS COVERED

BUSINESS EQUIPMENT

We will pay **you** up to the amount shown in the Policy Schedule, for accidental loss, theft of or damage to **your business equipment**. The maximum **we** will pay for any Single Item, computer equipment or business samples is as shown in the Policy Schedule.

REPLACEMENT BUSINESS COLLEAGUE

We will pay to the amount shown in the Policy Schedule in arranging for a **business associate** to take **your** place on a pre-arranged **business trip** in the event that:

1. **You** die.
2. **You** are unable to make the **business trip** due to **you** being hospitalised or totally disabled as confirmed in writing by a **medical practitioner**.
3. **Your close relative** or **business associate** in the **country of residence** dies, is seriously injured or falls seriously ill.
4. **You** are unable to continue working on **your trip** following **your** return **home** after **your** covered treatment under Section F – Emergency Medical and Other Expenses.

SPECIAL CONDITIONS

1. **Our** liability for **business equipment** hired by **you** shall be further limited to **your** liability for such loss or damage.
2. Anything mentioned in SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS on page 6.
3. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

1. Claims arising for **business equipment** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime.
2. Claims arising for computer equipment and **valuables** whilst in the custody of a carrier.
3. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage**.
4. In respect of Replacement Business Colleague:
 - a) Additional costs 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**.
 - b) Additional costs if **you** were aware of circumstances at the time of arranging the **business trip** which could reasonable have been expected to give rise to disruption of the **business trip**.
5. Anything mentioned in SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS on page 7.
6. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTIONS K1, K2, K3 and K4 WINTER SPORTS – OPTIONAL – Available upon payment of additional premium

SECTION K1 – SKI EQUIPMENT & SKI EQUIPMENT HIRE

WHAT IS COVERED

SKI EQUIPMENT

We will pay **you**, up to the amount shown in the Policy Schedule, for the accidental loss of, theft of or damage to **your own ski equipment**, or for hired **ski equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **we** may at **our** option replace, reinstate or repair the lost or damaged **ski equipment**). The maximum **we** will pay for

any one article, **pair or set** of articles is shown in the Policy Schedule.

SKI EQUIPMENT HIRE

We will pay **you**, up to the amount shown in the Policy Schedule, for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your own ski equipment**.

SPECIAL CONDITIONS

1. **Our** liability for **ski equipment** hired by **you** shall be further limited to **your** liability for such loss or damage.
2. Anything mentioned in SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS on page 6.
3. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

1. The excess per incident for each **insured person** as shown in the Policy Schedule.
2. Anything mentioned in SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS on page 7.
3. Anything mentioned in the GENERAL EXCLUSIONS on page 5.

SECTION K 2 – SKI PACK

WHAT IS COVERED

We will pay **you**, up to the amount shown in the Policy Schedule for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your** **bodily injury** or illness.

SPECIAL CONDITIONS

1. **You** must provide written confirmation from a **medical practitioner** that such **bodily injury** or illness prevented **you** from using **your** ski pack.
2. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

1. **Pre-existing medical conditions**
2. Anything mentioned in the GENERAL EXCLUSIONS on page 5.

SECTION K 3 – PISTE CLOSURE

WHAT IS COVERED

If **you** are prevented from skiing at the pre-booked resort for more than 24 consecutive hours, because insufficient snow, strike, power failure or adverse weather causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), **we** will pay **you**, up to the amount shown in the Policy Schedule for the cost of transport and lift pass charges for travel to and from an alternative site (excluding cross country skiing).

If no alternative sites are available **we** will pay **you** a cash benefit up to the amount shown in the Policy Schedule.

SPECIAL CONDITIONS

1. Cover only applies to the resort which **you** have pre-booked at least one nights accommodation and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **your trip** and
2. For **trips** taken during the period 15th December to 15th April in the northern hemisphere (both dates inclusive).
3. For **trips** taken during the period 15th May to 15th October in the southern hemisphere (both dates inclusive).
4. **You** must obtain written confirmation from the resort management of the piste conditions confirming the closure of facilities and the dates applicable.
5. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

Anything mentioned in the GENERAL EXCLUSIONS on page 5.

SECTION K 4 – AVALANCHE OR LANDSLIDE CLOSURE

WHAT IS COVERED

If access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed following avalanches or landslides **we** will pay up to the amount as shown in the Policy Schedule for reasonable extra accommodation and travel expenses.

SPECIAL CONDITIONS

1. Cover only applies to the resort which **you** have pre-booked at least one nights accommodation and for so long as such conditions prevail at the resort.
2. For **trips** taken during the period 15th December to 15th April in the northern hemisphere (both dates inclusive).

3. For **trips** taken during the period 15th May to 15th October in the southern hemisphere (both dates inclusive).
4. **You** must obtain written confirmation from the resort management of the piste conditions confirming the closure of facilities and the dates applicable.
5. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

Anything mentioned in the GENERAL EXCLUSIONS on page 5.

SECTION L1, L 2, L 3 and L 4 GOLF COVER – OPTIONAL – Available upon payment of additional premium

SECTION L1 – GOLF EQUIPMENT

WHAT IS COVERED

We will pay **you** up to the amount as shown in the Policy Schedule for loss, theft, or damage to **your own golf equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, or **we** may at **our** option replace, reinstate or repair the lost or damaged **golf equipment**. The maximum payment for any Single Item is shown in the Policy Schedule.

SPECIAL CONDITIONS

1. Anything mentioned in SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS on page 6.
2. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

1. Claims arising for **golf equipment** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime.
2. Claims arising for loss, theft or damage of **golf equipment** carried on a vehicle roof rack.
3. Loss, theft of or damage to **golf equipment** over 5 years old.
4. Anything mentioned in SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS on page 7.
5. Anything mentioned in GENERAL EXCLUSIONS on page 7.

SECTION L 2 - GOLF LIABILITY

WHAT IS COVERED

We will pay up to the amount shown in the **Policy Schedule**, (inclusive of legal costs and expenses up to the amount shown in the **policy schedule**) 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 any accident related to **your** participation in golf.

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or member of **your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a **close relative**, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

SPECIAL CONDITIONS

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 the Policy Schedule provided that such representative(s) comply(ies) with the terms and conditions outlined in this document.
6. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

1. The excess shown in the Policy Schedule applies to each and every claim per incident for each **insured person**.
2. Compensation or legal costs arising directly or indirectly from:

- a) Liability which has been assumed by **you** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
 - d) Ownership or occupation of land or buildings
 - e) Arising out of **your** criminal, malicious or deliberate acts.
3. Anything mentioned in the GENERAL EXCLUSIONS on page 5.

SECTION L 3 – GREEN FEES

WHAT IS COVERED

We will pay **you**, up to the amount shown in the Policy Schedule to reimburse **your** pre-paid, irrecoverable Green Fees if:

1. **You** are ill or suffer a **bodily injury** during **your trip** and **you** are medically certified (by the treating registered **medical practitioner** at the resort or place of incident), as being unable to play golf for the remainder of **your trip**; or
2. **You** have to cancel or **curtail your trip** for any of the valid reasons listed under Section B – Cancellation or Curtailment Charges.

SPECIAL CONDITIONS

1. **You** must provide written confirmation from a **medical practitioner** at the resort or place of incident that such **bodily injury** or illness prevented **you** from golfing.
2. Anything mentioned in Section B – Cancellation or Curtailment Charges
3. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

Anything mentioned in the GENERAL EXCLUSIONS on page 5.

SECTION L 4 – HOLE IN ONE BENEFIT

WHAT IS COVERED

If **you** shoot a **hole-in-one** during a golf game **we** will pay **you** up to the amount shown in the Policy Schedule towards bar expenses.

SPECIAL CONDITIONS

1. **You** must provide a certified copy of **your** score card, signed by **you** and a witness and countersigned by the club professional, a dated Golf Club bar receipt and a dated charge slip for the green fees.
2. Anything mentioned in GENERAL CONDITIONS on page 6.

WHAT IS NOT COVERED

Anything mentioned in GENERAL EXCLUSIONS on page 7.

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.

<p>Section B - Cancellation or Curtailment Charges</p> <ol style="list-style-type: none"> 1. A medical certificate from the treating medical practitioner explaining why it was necessary for you to cancel or curtail the trip. 2. In the case of death causing cancellation or curtailment 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. In the case of curtailment claims, written details from your travel agent, tour operator or provider of transport/ accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip. 5. Your unused travel tickets. 6. Receipts or bills for any costs, charges or expenses claimed for. 7. The AXA Assistance reference number to confirm that you contacted the emergency assistance service. 8. In the case of compulsory quarantine a letter from the relevant authority or the treating medical practitioner. 9. In the case of jury service or witness attendance the court summons. 10. The letter of redundancy for redundancy claims. 11. A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons. 12. In the case of serious damage to your home a report from the Police or relevant authority. 13. Private Medical Insurance Policy Schedule.
<p>Section C - Delayed Departure/Abandonment</p> <ol style="list-style-type: none"> 1. Full details of the travel itinerary supplied to you. 2. A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in time. 3. If you chose to abandon your trip you must forward confirmation from your Tour Operator/Travel Provider that you did not travel. This must detail the time and date of when you could have next been accommodated to travel. 4. In the case of abandonment claims, your booking confirmation together with written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip. 5. Your unused travel tickets. 6. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
<p>Section D – Travel Disruption</p> <ol style="list-style-type: none"> 1. Full details of the travel itinerary supplied to you. 2. A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in time. 3. Your unused travel tickets. 4. Receipts or bills for any transport or accommodation costs claimed for.
<p>Section E - Baggage Delay</p> <ol style="list-style-type: none"> 1. 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. 2. A letter from your tour operator's representative, hotel or accommodation provider where appropriate. 3. Receipts for items of clothing, medication or toiletries replaced if your baggage is temporarily lost in transit for more than 12 hours. 4. A letter from the carrier confirming the time and date your baggage was returned to you along with any payment made. 5. Used flight tickets and luggage tags. 6. Household Insurance Policy Schedule.
<p>Section F - Emergency Medical and Other Expenses</p> <ol style="list-style-type: none"> 1. Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received. 2. A medical certificate from the treating medical practitioner explaining why it was necessary for you to cancel or curtail the trip. 3. In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses. 4. The AXA Assistance reference number to confirm that you contacted the emergency assistance service 5. Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned. 6. Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for including itemised calls to AXA

<p>Assistance.</p> <p>7. Private Medical Insurance Policy Schedule.</p>
<p>Section G - Hospital Benefit</p> <p>Confirmation in writing from the hospital, relevant authority or the treating medical practitioner of the dates on which you were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to your accommodation.</p>
<p>Section H – Baggage and Passport</p> <p>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. A letter from the carrier confirming the time and date your baggage was returned to you along with any payment made. 6. Used flight tickets and luggage tags. 7. Report from a supplier confirming item(s) is/are damaged beyond economical repair. 8. Receipts or bills for any transport and accommodation expenses claimed for. 9. Household Insurance Policy Schedule.</p>
<p>Section I - Personal Liability</p> <p>1. Full details in writing of any incident. 2. Any writ, summons, letter of claim or other document must be sent to us as soon as you receive it.</p>
<p>Section J - Business Cover – Optional – Available upon payment of additional premium</p> <p>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. 3. A letter from your tour operator's representative, hotel or accommodation provider where appropriate. 4. All travel tickets and tags. 5. Receipts or valuations for items lost, stolen or damaged. 6. Repair report where applicable. 7. A medical certificate from the treating medical practitioner explaining why you were unable to make the business trip. 8. In the event of death the original death certificate. 9. Your unused travel tickets. 10. Receipts or bills for any transport, accommodation, or other costs, charges or expenses claimed for.</p>
<p>Section K - Winter Sports Cover – Optional – Available upon payment of additional premium</p> <p>Ski equipment</p> <p>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. 3. A letter from your tour operator's representative, hotel or accommodation provider where appropriate. 4. All travel tickets and tags. 5. Receipts or valuations for items lost, stolen or damaged. 6. Repair report where applicable.</p> <p>Ski equipment hire</p> <p>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. 3. A letter from your tour operator's representative, hotel or accommodation provider where appropriate. 4. All travel tickets and tags. 5. Receipts or valuations for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement ski equipment.</p> <p>Ski pack A medical certificate from the treating medical practitioner explaining why you were unable to use your ski pack.</p> <p>Piste closure</p> <p>1. A letter from the relevant authority, ski lift operator or your tour operator's representative of the number of days skiing facilities were closed in your resort and the reason for the closure. 2. Receipts or bills for any transport costs claimed for.</p>
<p>Section L - Golf Cover – Optional – Available upon payment of additional premium</p> <p>Golf Equipment</p> <p>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. 3. A letter from your tour operator's representative, hotel or accommodation provider where appropriate. 4. All travel tickets and tags. 5. Receipts or valuations for items lost, stolen or damaged. 6. Repair report where applicable.</p> <p>Golfing Liability</p> <p>1. Full details in writing of any incident. 2. Any writ, summons, letter of claim or other document must be sent to us as soon as you receive it.</p> <p>Green Fees A medical certificate from the treating medical practitioner explaining why you were unable to play golf.</p> <p>Hole in One Benefit A certified copy of your score card signed by you and a witness and countersigned by the club professional, a dated Golf Club bar receipt and a dated charge slip for the green fees.</p>