

Demands and Needs Statement

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



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Policy Summary

Climatesure Single Trip, Annual Multi Trip and Backpacker Travel Insurance 2006 – AXA Insurance UK plc

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

Type of Insurance and Cover

Travel insurance for single, annual multi trips or backpacker – *Please refer to your policy schedule for your selected cover.* Some winter sports may also be included – *Your policy schedule will show if you selected this option*

Conditions

- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office. Special conditions apply to each section of your policy - *Please refer to the policy wording for full details.*

Features and Benefits

Emergency and medical services

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

Section A – Cancellation or curtailment charges

- Unavoidable or necessary cancellation or curtailment of the trip before completion due to, death, bodily injury or illness, compulsory quarantine or jury service, redundancy, withdrawal of leave for members of the armed forces or emergency services, the Police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence malicious persons or theft. The maximum we will pay under this section is £3,000 per person or £1,500 if you have purchased a backpacker policy.

Section B – Emergency medical and other expenses

- Medical, surgical, hospital, ambulance and nursing fees up to £7,500,000 per person outside the United Kingdom (other than the Channel Islands), up to £2,000,000 if you have purchased a backpacker policy.
- Emergency dental treatment for pain relief up to £200 incurred outside the United Kingdom (other than the Channel Isles).
- Reasonable cost of funeral expenses abroad up to £1,500 plus the reasonable cost of conveying the ashes or body home.
- Reasonable additional transport or accommodation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

Section C – Hospital benefit

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

Section D – Personal accident

- Up to £10,000 for death, £25,000 for loss of limb or sight or permanent total disablement. Up to £5,000 for death, £10,000 for loss of limb or sight or permanent total disablement if you have purchased a backpacker policy. All levels of cover are subject to age – *Please refer to policy wording for full details of the cover available.*

Section E – Baggage, baggage delay and passport

- Accidental loss, theft or damage to baggage up to £2,000 with up to £250 for any one item and up to £250 for all valuables or up to £1,000 if you have purchased Backpacker cover with up to £150 for any one item and up to £150 for all valuables – *please refer to 'Definitions' in the policy wording.*
- Up to £300 or up to £250 if you have purchased Backpacker cover for the emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 24 hours on the outward journey.
- Up to £250 or up to £150 if you have purchased Backpacker cover for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport if your passport has been lost or stolen abroad.

Section F – Personal money and documents

- Up to £750 or up to £400 if you have purchased Backpacker cover for accidental loss, theft or damage of personal money and documents (including your UK driving licence) – *Please refer to policy wording for full details of the cover available.*

Section G – Personal liability

- Personal liability for any compensation you become legally liable to pay up to £2,000,000.

Section H – Delayed departure

- If you are delayed at departure for at least 12 hours from the scheduled departure time. £25 per 12 hour delay up to a maximum of £250 or £20 per 12 hour delay up to a maximum of £200 if you have purchased Backpacker cover..

Section I – Holiday abandonment

- Up to £3,000 or up to £1,500 if you have purchased Backpacker cover for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 24 hours has elapsed.

Section J – Missed departure

- Up to £1,000 or up to £500 if you have purchased Backpacker cover for additional room only accommodation and travel expense due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.

Section M – Overseas legal expenses and assistance

- Legal expenses and costs in pursuit of a civil action up to £25,000 or up to £10,000 if you have purchased Backpacker cover.

Sections N, O, P, Q and R – Winter sports

(Your policy schedule will show if you selected this option)

Section N – Ski Equipment

- Up to £700 or up to £500 if you have purchased Backpacker cover for the loss, theft of or damage to your own ski equipment, subject to a maximum of £250, or £200 under Backpacker cover for any one article, pair or set of articles.

Section O – Hire of Ski Equipment

- Up to £50 per day, up to a maximum of £500, or up to £30 per day up to a maximum of £300 under Backpacker cover for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.

Section P – Ski Pack

- Up to £50 per day, up to a maximum of £500 or up to £30 per day up to a maximum of £300 under Backpacker cover for the unused portion of your ski pack following your bodily injury or illness.

Section Q – Piste Closure

- Up to £50 per day, up to a maximum of £500 or up to £30 per day, up to a maximum of £300 under Backpacker cover for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities.

Section R – Avalanche Closure

- Up to £500 or up to £300 if you have purchased Backpacker cover, for the cost of transport organised by the tour operator to an alternative site if an avalanche results in the closure of skiing facilities in your resort and it is not possible to ski.

Exclusions

General exclusions

- War risks, civil commotion, terrorism, (except under sections B, C and D unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.

Exclusions under Section A – Cancellation or curtailment 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 B – Emergency medical and other expenses

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

Exclusions under Section C – Hospital benefit

- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

Exclusions under Section E – Baggage, baggage delay and passport:

- Valuables or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 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.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - *see your policy wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section F – Personal money and documents

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

Exclusions under Section G – 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 H – Delayed departure

- Strike, industrial action or air traffic control delay publicly declared.

Exclusions under Section I – Holiday abandonment

- Strike, industrial action or air traffic control delay publicly declared.

Exclusions under Section J – Missed departure

- Strike, industrial action or air traffic control delay publicly declared.

Exclusions under Sections N, O, P, Q and R – Winter sports

- 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.

Significant or unusual exclusions or limitations

- The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.
- This policy contains important conditions relating to health - *Please refer to the policy wording for full details.*
- Under the annual multi trip policies the maximum duration is restricted to 60 days any one trip and the maximum age is 65 years.
- Under the single trip policy the maximum trip duration is 365 days for persons aged up to 66 years. For persons aged 66 to 74 years the maximum trip duration is 31 days. No cover can be provided for persons aged 75 years and over.
- Under the Backpacker policy the maximum trip duration is 365 days and the maximum age is 39 years.
- There are a number of activities, practices and sports that may be included, some may require an additional premiums to be paid - *Please refer to pages 3 and 4 of the policy wording for full details.*

Duration

This is an annually renewable or single trip policy – *Please refer to your policy schedule for your selected cover.*

Cancellation period

Please examine the policy and schedule and return them within 14 days of receipt if they do not meet Your requirements. We will refund the premium in full provided it is prior to Your departure date and no claim is being made.

Claim notification

To make a claim contact

AXA Assistance Claims

Tel: 0845 601 9140

(except for Legal expenses where you should contact AXA Assistance

Tel: 0845 601 9142)

Making Yourself Heard

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

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

Full details of addresses and contact numbers can be found within the Policy Wording.

Financial Services Compensation Scheme (FSCS)

AXA Insurance and NJ Heritage Partnership Limited are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk