



Travel Insurance Policy Summary Single Trip, Annual Multi Trip and Backpacker Cover

This is a summary of the Climatesure Travel Insurance Policy which is underwritten by AXA Insurance UK plc. It does not contain the full terms and conditions of cover, which are located in your policy wording, but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs.

Type of Insurance and Cover

Travel Insurance for single trip, annual multi trip and backpacker cover. Some winter sports and/or other hazardous sports and activities may also be included - your validation certificate will show if you've selected these options.

Conditions

- It is essential that you refer to the important conditions relating to health section on page 4 in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- 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 further details.

Policy excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased, is shown in the schedule of benefits, limits and exclusions overleaf and on page 1 of your policy wording.

General exclusions and limitations

- Activities and practices shown in paragraphs 5, 6 and 7 of the General Exclusions applicable to all sections of the policy wording are excluded unless shown on your validation certificate.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health organisation has advised the public not to travel to.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and the use of drugs.
- Single Trip cover is not available to anyone aged over 74 years. Backpacker cover is not available to anyone aged over 39 years. Annual Multi trip cover is not available to anyone aged over 65 years.
- Unlawful actions and any subsequent legal proceedings brought against you.

Duration of the policy

For Single Trip and Backpacker policies, this will be from the date you arrange cover until your return to the UK, but not in any case exceeding the period shown on the validation certificate.

For Annual Multi Trip policies, this will be from the start date of the policy stated on the validation certificate and continues for 12 months from that date. This is an annually renewable policy.

Significant or unusual exclusions and limitations.

Please refer to 'What is not covered' under each section of the policy wording for further details.

Section A - Cancellation or curtailment charges

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

Section B - Emergency medical and other expenses

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

Section C - Hospital benefit (applicable to Single Trip and Annual Multi Trip Only)

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to the United Kingdom.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

Section E - Baggage, baggage delay & passport

- Valuables or your passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Business goods, samples or tools used in connection with your occupation.
- Baggage left unattended in a place to which the general public has access.
- Baggage 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.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - please refer to your policy wording for the full list.

- Deductions for wear and tear will be made - see section E special conditions relating to claims for full details.

Section F - Personal money & documents

- Personal money left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agent's conditions.

Section G - Personal liability

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

Section H - Delayed departure

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is later.

Section M - Overseas legal expenses and assistance

- Claims against a carrier, the Travel Agent or Tour Operator, AXA Assistance, N J Heritage Partnership, AXA Insurance or someone you were travelling with.

Section N, O, P, Q & R - Winter Sports Cover (optional cover on payment of an additional premium)

- 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.
- Ski equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see section N special conditions relating to claims for full details.

Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the policy documents then no premium refund will be made. See General conditions applicable to the whole policy on page 3 of your policy wording for more details.

Making a claim

For all claims except Legal Expenses call us on **0845 601 9140**

For Legal Expenses claims call **0845 601 9142**

Notification of any claim must be within 31 days of the event which gives rise to a claim.

Complaints

Any complaint you have should, in the first instance, be addressed to the claims 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: Head of Customer Care, AXA Insurance, Customer Care Team, 7th Floor, Civic Drive, Ipswich IP1 2AN or email: customercare@axa-insurance.co.uk Complaints can subsequently be referred to the Financial Ombudsman Service. Full details can be found on page 10 of your policy wording.

Financial Services Compensation Scheme

AXA insurance is 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 protected in full.

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

Full details available at www.FSCS.org.uk

Significant Features and Benefits

The table below shows the maximum benefits you can claim. Please refer to your validation certificate for your cover levels.

Description		Silver		Gold		Backpacker	
Section		Limit per Insured Person	Excess	Limit per Insured Person	Excess	Limit per Insured Person	Excess
A	Cancellation or Curtailment	£1,500	£75 £25 Loss of Deposit £100 if 66 years+	£3,000	£40 £15 Loss of Deposit £75 if 66 years+	£1,500	£75 £25 Loss of Deposit
B	Emergency Medical and Other Expenses Dental Expenses	£2,000,000 £200	£75 (£100 if 66 years+)	£7,500,000 £200	£40 (£75 if 66 years+)	£2,000,000 £200	£75
C	Hospital Benefit	£15/24hr up to £150	NIL	£25/24hr up to £250	NIL	NA	NA
D	Personal Accident Permanent Total Disablement Loss of Limb Loss of Sight Death (+18, under 66yrs) Death (under 18yrs) All benefits (+66yrs)	£5,000 £5,000 £5,000 £5,000 £3,000 £3,000	NIL	£25,000 £25,000 £25,000 £10,000 £3,000 £3,000	NIL	£10,000 £10,000 £10,000 £5,000 £5,000 NA	NIL
E	Baggage, Baggage Delay and Passport Single Item Limit Valuables Limit (total) Passport Limit Delayed Baggage	£1,500 £200 £200 £100 £50/24hrs up to £150	£75 NIL	£2,000 £250 £250 £150 £75/24hrs up to £300	£40 NIL	£1,000 £150 £150 £100 £50/24hrs up to £250	£75 NIL
F	Personal Money/Documents Cash Limit Cash Limit (under 18yrs) Documents Limit	£500 £200 £100 £200	£75	£750 £300 £100 £250	£40	£400 £300 £100 £150	£75
G	Personal Liability	£1,000,000	£300	£2,000,000	£300	£2,000,000	£300
H	Delayed Departure	£15/12hrs up to £250	NIL	£25/12hrs up to £250	NIL	£20/12hrs up to £200	NIL
I	Holiday Abandonment	£1,500	£75	£3,000	£40	£1,500	£75
J	Missed Departure	£750	£75	£1,000	£40	£500	£75
K	Catastrophe	£500	£75	£1,000	£40	£500	£75
L	Hijack	£50/24hrs up to £500	NIL	£75/24hrs up to £750	NIL	£100/24hrs up to £1,000	NIL
M	Overseas Legal Expenses	£10,000 (£20,000 maximum for a claim from two or more insured persons)	£300	£25,000 (£50,000 maximum for a claim from two or more insured persons)	£300	£10,000	£300
Wintersports Cover subject to additional premium							
N	Ski Equipment Owned Hired Single Item Limit	£500 £300 £200	£75	£750 £400 £250	£40	£500 £350 £200	£75
O	Ski Hire	£30/24hrs up to £300	NIL	£50/24hrs up to £500	NIL	£30/24hrs up to £300	NIL
P	Ski Pack	£30/24hrs up to £300	NIL	£50/24hrs up to £500	NIL	£30/24hrs up to £300	NIL
Q	Piste Closure	£30/24hrs up to £300	NIL	£50/24hrs up to £500	NIL	£30/24hrs up to £300	NIL
R	Avalanche Closure	£300	£75	£500	£40	£300	£75

Full details of policy cover can be found in the policy booklet