

Travel Insurance

Lloyds TSB Travel Insurance. Your policy booklet.

March 2010 edition.



Lloyds TSB | for the journey...

Helpful phone numbers

We recommend that you save the following telephone numbers into your mobile phone:

Emergency medical assistance
or repatriation

+44 1633 815 819

Customer Services

0800 731 4044

All claims

0800 731 4044

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

This insurance is underwritten by AXA Insurance UK plc.

Types of insurance and cover

Travel insurance for single or annual multi trips – Please refer to your schedule for your selected cover.

Various additional covers may also be included – your schedule will show if you selected these options.

Age Eligibility

Age limits which apply to the policy (unless otherwise agreed in writing by us) are:

Annual multi trip: This policy is not available to anyone aged 75 years or over. If you reach the age of 75 years during the period of insurance your cover will continue until the next renewal date, but not after that.

Single trip: This policy is not available to anyone aged 75 years or over at the departure date of the trip.

Conditions

- It is essential that you refer to the Important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- 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.

Significant features and benefits

War risks, civil commotion and terrorism – cover for such events is provided under Sections B – Emergency medical and other expenses, C – Hospital benefit and D – Personal Accident (unless caused by nuclear, chemical or biological attack).

Please see paragraph 1. in the General exclusions applicable to all sections of the policy in the policy wording for full details.

Policy summary

Significant features and benefits (continued)

Cover Offered	Limits
Section A – Cancellation or curtailment charges	
Cancellation or curtailment charges	Either £3,000 or £5,000**
Section B – Emergency medical and other expenses	
Emergency medical and other expenses	£5,000,000
Emergency dental treatment	£1,000
Funeral expenses abroad	£1,500
Section C – Hospital benefit	
Hospital benefit	£500 (£30 per day)
Section D – Personal accident	
Personal accident (subject to age)	£25,000
Section E – Baggage*	
Baggage	£1,500
Single article limit	£300
Total for all valuables	£300
Emergency replacement of baggage	£100
Section F – Personal money, passport and documents	
Personal money and documents	£150 cash (£50 if under 16 years) and £350 other money and documents
Passport	£300
Section G – Personal liability	
Personal liability	£2,000,000
Section H – Delayed departure	
Delayed departure	£200 (£25 per 12 hour delay)
Abandonment of trip	Either £3,000 or £5,000** (after 12 hours delay)

Policy summary (continued)

Significant features and benefits (continued)

Cover Offered	Limits
Section I – Missed departure	
Missed departure	£1,000 limited to £500 in Europe
Section J – Ski equipment*	
Ski equipment	£500
Single article limit	£250
Hired ski equipment	£300
Section K – Ski equipment hire*	
Ski equipment hire	£300 (£30 per day)
Section L – Ski pack*	
Ski pack	£300
Lost lift pass	£150
Section M – Piste closure*	
Piste closure	£600 (£30 per day)
Section N – Legal expenses and assistance	
Legal expenses and assistance	£25,000
Section O – Cruise cover*	
Extended baggage cover	£2,500
Single article limit	£750
Total for all valuables	£500
Each missed shore trip	£25
Confined to your cabin due to illness	£500 (£30 per day)
Section P – Business travel*	
Business equipment	£750
Single article limit	£500
Section Q – Wedding/Civil partnership cover*	
Wedding rings	£300 per person
Wedding gifts	£750 per couple
Wedding attire	£1,000 per person
Photographs/video recordings	£500 per couple

Policy summary (continued)

Significant features and benefits (continued)

Cover Offered	Limits
Section R – Independent travellers cover*	
Extended cancellation or curtailment charges	Either £3,000 or £5,000**
Extended delayed departure	£200 (£25 per 12 hours delay)
Extended missed departure	£500
Accommodation cover	Either £3,000 or £5,000**
Section S - Special events cover*	
Cancellation or curtailment	£5,000
Section T - Extended kennel and/or cattery fees	
Extended kennel and/or cattery fees	£250
Sections A, E & G – Golf cover*	
Section E – Golf equipment	£1,000
Section E – Delayed golf equipment	£300
Section E – Golf equipment hire	£200 (£25 per day)
Section A – Loss of green fees due to illness or bodily injury	£300 (£75 per day)
Section G – Liability for golf buggies whilst in use	£2,000,000

* This indicates optional covers. Your policy schedule will show any optional cover you have chosen.

**See your schedule for your selected cover.

Significant or unusual exclusions or limitations

	Where located in the policy booklet
The standard excesses and any increased amount you have agreed to pay shown in your policy wording or on your schedule.	Each section of your policy booklet or on your schedule
Under annual multi trip policies there is no cover for trips over 31 days.	Definitions – under period of insurance
Any trip that has already begun when you purchase this insurance will not be covered, except where you renew an existing annual multi trip policy which fell due for renewal during the trip.	Definitions – under period of insurance

Policy summary (continued)

Significant or unusual exclusions or limitations (continued)

<p>Deductions for wear and tear will be made.</p>	<p>Baggage, ski equipment, business travel and wedding/civil partnership cover sections 'What is covered'</p>
<p>General exclusions applicable to all sections of the policy</p>	
<p>War risks, civil commotion, terrorism, (except under Sections B – Emergency medical and other expenses, C – Hospital benefit, D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.</p> <p>There are a number of sports, activities and winter sports that are excluded – Please see paragraphs 5, 6 and 7 in the General exclusions applicable to all sections of the policy in the policy wording.</p> <p>Wilful, self inflicted injury, suicide, drug use, alcohol or solvent abuse.</p> <p>Unlawful actions and any subsequent legal proceedings brought against you.</p> <p>Travel to a country, specific area or event which the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) has advised against all travel or all but essential travel (except where cover is provided under the extended cancellation or curtailment cover under Section R – Independent travellers cover).</p>	<p>General exclusions</p>
<p>Exclusions under Section A – Cancellation or curtailment charges</p>	
<p>Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.</p> <p>Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.</p>	<p>Cancellation or curtailment charges section 'What is not covered'</p>

Policy summary (continued)

Significant or unusual exclusions or limitations (continued)

Exclusions under Section B – Emergency medical and other expenses	
<p>Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your home area.</p> <p>Medication, which prior to departure is known to be required.</p> <p>Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.</p>	Emergency medical and other expenses section 'What is not covered'
Exclusions under Section C – Hospital benefit	
<p>Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where the recommended inoculations have not been undertaken.</p>	Hospital benefit section 'What is not covered'
Exclusions under Section E – Baggage	
<p>Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.</p> <p>Baggage contained in an unattended motor vehicle overnight between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.</p> <p>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.</p> <p>Business goods, samples or tools used in connection with your occupation.</p>	Baggage section 'What is not covered'
Exclusions under Section F – Personal money, passport and documents	
<p>Personal money or your passport or visa, left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.</p> <p>Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.</p>	Personal money, passport and documents section 'What is not covered'

Policy summary (continued)

Significant or unusual exclusions or limitations (continued)

Exclusions under Section G – Personal liability	
Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.	Personal liability section 'What is not covered'
Exclusions under Section H – Delayed departure	
Strike, industrial action or air traffic control delay existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.	Delayed departure section 'What is not covered'
Exclusions under Section I – Missed departure	
Strike or industrial action existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.	Missed departure section 'What is not covered'
Exclusions under Winter sports Sections J and K	
Ski equipment contained in or stolen from an unattended motor vehicle overnight between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.	Winter sports sections J and K 'What is not covered'
Exclusions under Section O – Cruise cover	
Valuables left unattended at any time unless in a hotel or ship's safe, safety deposit box or in your locked accommodation. Baggage contained in an unattended motor vehicle overnight between 9 pm and 9 am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording. 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. Confinement or compulsory quarantine as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.	Cruise cover section 'What is not covered'

Policy summary (continued)

Significant or unusual exclusions or limitations (continued)

Exclusions under Section P – Business travel

Business equipment left unattended at any time unless deposited in a hotel safe or safety deposit box, left in your locked accommodation or contained in a vehicle at any time between 9am and 9pm and locked out of sight in a secure baggage area – Please see the definition of secure baggage area in the Definitions in the policy wording.

Loss, theft or damage of films, tapes, cassettes, cartridges or discs other than the market value.

Any loss or damage arising from manual work.

Business travel section 'What is not covered'

Exclusions under Section Q – Wedding/ Civil partnership cover

Valuables left unattended unless deposited in a hotel safe, safety deposit box or your locked accommodation.

Baggage contained in an unattended motor vehicle overnight between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.

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.

Wedding/Civil partnership cover section 'What is not covered'

Exclusions under Section R – Independent travellers cover

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

Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.

Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.

Independent travellers cover section 'What is not covered'

Policy summary (continued)

Significant or unusual exclusions or limitations (continued)

Exclusions under Section R – Independent travellers cover (continued)

Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

Independent travellers cover section 'What is not covered'

Exclusions under Section S - Special events cover

Postponement of the special event if it is rescheduled before your pre booked return date to your home.

Any trip where less than 50% of the proportion of the special event that you have booked to attend has been cancelled.

Any costs incurred by you which are recoverable from the travel agent, tour operator or the company organising or promoting the special event or for which you receive or are expected to receive compensation or reimbursement.

Special events cover section 'What is not covered'

Exclusions under Section T - Extended kennel and/or cattery fees

Claims arising from your bodily injury or illness that is not covered under Section B - Emergency medical and other expenses.

Extended kennel and/or cattery fees section 'What is not covered'

Policy summary (continued)

Duration

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

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 documents no premium refund will be made. See General conditions in the policy wording for full details.

Claim notification

To make a claim, contact: 0800 731 4044.

Making a complaint

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 making a complaint section of this document.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Introduction

Thank you for buying Lloyds TSB travel insurance. This booklet contains details of **your** cover, including the conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled.

Where a word appears in **bold-faced type**, it means a definition applies to that word. **You** can find the definitions straight after this section.

Your policy, which is **your** policy booklet and most recent schedule and any endorsements, is evidence of the contract of insurance. **You** should read it carefully and keep it in a safe place.

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the applicable sections of **your** policy as referred to in **your** schedule.

United Kingdom residents

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**.

The law applicable to this policy

You and **we** are free to choose the laws applicable to the policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.

Age eligibility

Age limits which apply to the policy (unless otherwise agreed in writing by **us**) are:

Annual multi trip: This policy is not available to anyone aged 75 years or over. If **you** reach the age of 75 years during the **period of insurance your** cover will continue until the next renewal date, but not after that.

Single trip: This policy is not available to anyone aged 75 years or over at the departure date of the **trip**.

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 £50 of each and every claim per incident claimed for under each section by each **insured person**. The excess is limited to £100 in all if **family cover** or **single parent cover** applies. If **your** schedule shows that **you** have opted to increase **your** excess, these amounts are increased to £100 and £200 respectively.

Helplines

Please ensure **you** always carry the helpline numbers with **you** when **you** are travelling. These can be found on page 29.

Policy information or advice

If **you** would like more information or if **you** feel this insurance may not meet **your** needs, please phone **our** customer helpline on 0800 731 4044.

AXA Insurance

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/ register or by contacting them on 0845 606 1234.

Definitions

These definitions apply throughout **your** policy booklet. Definitions appear highlighted in bold print and have the same meaning wherever they are used in the policy. **We** have listed the definitions alphabetically.

Baggage

Luggage, clothing, personal effects, **valuables, golf equipment** and other articles (but excluding **business equipment, ski equipment, personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

Bodily injury

An identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means.

Injury as a result of **your** unavoidable exposure to the elements shall be treated as being caused by bodily injury.

Business equipment

Items **you** use 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 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.

Close relative

Mother, father, sister, brother, wife, husband, civil partner, 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, partner or fiancé/fiancée.

Couple

You and **your close relative** who lives with **you** in a domestic relationship at the same address as **you**.

Curtailed/curtailing/curtail (cutting your trip short)

Either:

- a) abandoning or cutting short the **trip** by immediate direct early return to **your home area**, in which case claims will be calculated from the day **you** returned to **your home area** and based on the number of complete days of **your trip** **you** have not used, or
- b) by attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation outside **your home area** due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation.

Definitions (continued)

Europe

The **United Kingdom**, Republic of Ireland, the Continent of Europe west of the Ural Mountains, Iceland, Morocco, Tunisia, Turkey, the Mediterranean Islands, Madeira, Azores, and the Canary Islands.

Family cover

Up to two adults and any number of their children, step children or foster children aged under 18 or 23 if in full time education, accompanying the parents or legal guardian insured on the same policy travelling on any **trip** to the same destination. The children are only insured when travelling with one or both of the insured adults but under annual multi trip cover either adult is also insured to travel on their own.

Golf equipment

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

Home

Your normal place of residence in the **United Kingdom**.

Home area

For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your** home area means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, **your** home area means the Channel Islands or the Isle of Man depending on where **your home** is.

Medical condition

Any disease, illness or injury.

Medical practitioner

A registered practising member of the medical profession who is not related to **you** or any person who **you** are travelling with.

Period of insurance

If annual multi trip cover is selected: the period for which **we** have accepted the premium as stated in the schedule. During this period any **trip** not exceeding 31 days is covered, but limited to 17 days in total in each period of insurance for winter sports (if **you** have paid the appropriate winter sports premium to include this cover). Under these policies Section A – Cancellation cover shall be operative from the date stated in the schedule or at the time of booking any **trip** (whichever is the later) and terminates on commencement of any **trip**.

If single trip cover is selected: the period of the **trip** and finishing at its completion, but not in any case exceeding the period shown in the schedule. Under these policies Section A – Cancellation cover shall be operative from the time **you** pay the premium.

For all other sections of the policy, whichever cover is selected, the insurance starts when **you** leave **your home**, or for a **business trip your** place of business, in the **United Kingdom** (whichever is the later) to start the **trip** and ends at the time of **your** return to **your home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **trip**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where **you** renew an existing annual multi trip policy which fell due for renewal during the **trip**.

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

Definitions (continued)

Personal money

Bank notes, currency notes and coins in current use, traveller's and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Public transport

Any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

Secure baggage area

Any of the following, as and where appropriate:

- a) the locked dashboard, boot or luggage compartment of a motor vehicle
- b) 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
- c) the fixed storage units of a locked motorised or towed caravan
- d) a locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single parent cover

One adult and any number of his or her children, step children or foster children aged under 18 or 23 if in full time education, accompanying the parent insured on the same policy travelling on any **trip** to the same destination. The children are only insured when travelling with the insured adult but under annual multi trip cover the adult is also insured to travel on their own.

Ski equipment

Skis (including bindings), ski boots, ski poles and snowboards.

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 organisation(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, business or pleasure trip or journey made by **you** within the area of travel shown in the schedule which begins and ends in **your home area** during the **period of insurance** but excluding one way trips or journeys.

If annual multi trip cover is selected any such trip not exceeding 31 days is covered, but limited to 17 days in total in each **period of insurance** for winter sports (if **you** have paid the appropriate winter sports premium to include this cover). In addition any trip solely within **your home area** 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. Each trip under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each trip.

Unattended

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

Definitions (continued)

United Kingdom

England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables

Antiques, jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment (including MP3/4 players, CDs, DVDs, tapes, films, cassettes, cartridges and headphones) mobile telephones, computer games and associated equipment, telescopes and binoculars.

We/us/our

AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD.

You/your/insured person

Each person travelling on a **trip** whose name appears in the schedule.

General conditions

These conditions apply throughout **your** policy. **You** must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section D – Personal accident).

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. Cancellation

Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the cancellation period) by writing to the address shown below during the cancellation period. Any premium already paid will be refunded to **you** providing **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.

AXA Insurance
PO Box 17
Ipswich
IP1 2AN

Cancellation outside the statutory period

You may cancel this policy at any time after the cancellation period by writing to the address above. If **you** cancel after the cancellation period no premium refund will be made.

We may cancel the policy by providing 21 days notice by registered post to **your** last known address. No refund of premium will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

General exclusions

General exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. War risks, civil commotion and terrorism

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 B – Emergency medical and other expenses,

Section C – Hospital benefit and

Section D – Personal accident

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. Radioactive contamination

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. Sonic bangs

Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. Date change

The failure or fear of failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

5. Winter sports

Your participation in winter sports unless the appropriate winter sports premium has been paid, in which case cover will apply under those sections shown as covered for winter sports in **your** schedule for:

- a) the winter sports specified in the list on page 26 and
- b) any other winter sports shown as covered in **your** schedule

for a period of no more than 17 days in total in each **period of insurance** under annual multi trip policies and for the period of the **trip** under single trip policies.

6. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining.

7. Other sports or activities

Your participation in or practice of any other sport or activity, manual work or racing unless:

- a) specified in the list on page 24 or
- b) shown as covered in **your** schedule.

General exclusions

8. Suicide, drug use, alcohol or solvent abuse

Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction), and putting yourself at needless risk (except in an attempt to save human life).

9. Unlawful action

Your own unlawful action or any criminal proceedings against **you**.

10. Additional loss or expense

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, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.

11. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment charges).

12. Travelling against FCO or WHO advice

Your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) has advised the public not to travel or all but essential travel to (other than claims arising from **you** not being able to travel and use **your** booked accommodation or **curtailing** the **trip** before completion, as provided for under the extended cancellation or **curtailment** cover under Section R – Independent travellers cover).

Making a complaint

At AXA **we** are committed to providing **you** with an exceptional level of service and customer care. **We** do realise that things can sometimes 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.

Who to contact?

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **you** are talking to the right person and
- that **you** are giving them the right information

When you contact us

- Please give **us your** name and a contact telephone number.
- Please quote **your** policy or claim number, and the type of policy **you** hold.
- Please explain clearly and concisely the reason for **your** complaint.

So **we** begin by establishing **your** first point of contact.

Step one – making your complaint

Does **your** complaint relate to:

- **your** policy or
- a claim on **your** policy?

If it is about **your** policy please call **us** on 0800 731 4044.

If **your** complaint is about a claim please contact whoever is currently dealing with **your** claim.

If in any other event **you** feel that the service provided falls short of **your** expectations, please contact the Customer Care Manager, Customer Care Lloyds TSB Insurance, Tredegar Park, Newport, South Wales, NP10 8SB Telephone: 0845 300 5599

or email: Customer.Care.Insurance@LloydsTSB.co.uk

In any case, if **you** wish to provide written details **we** have prepared the following checklist for **you** to use when drafting **your** letter:

- write 'complaint' at the top of **your** letter
- give **your** full name, postcode and contact phone number(s)
- quote the type of policy and **your** policy and/or claim number
- explain the reasons for **your** complaint

You should send the letter to the person dealing with **your** complaint along with any other material required. **We** expect that the majority of complaints will be resolved quickly and satisfactorily at this stage.

However if **you** are not satisfied **you** can take the issue further.

Making a complaint

Step two – contacting our Head Office

If **you** complaint is one of the few that cannot be resolved at this stage, contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive.

Head of Customer Care

AXA Insurance

Civic Drive

Ipswich

IP1 2AN

Tel: 01473 205926

Fax: 01479 205101

email: customercare@axa-insurance.co.uk

Step three – beyond AXA

If **we** have given **you our** final response and **you** are still not satisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that decides on complaints about general insurance. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted.

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

Contacting the FOS will not affect **your** right to take legal action against us.

Our promise to you

- **We** will acknowledge written complaints promptly.
- **We** will investigate quickly and thoroughly.
- **We** will keep **you** informed of progress.
- **We** will do everything possible to resolve **your** complaint.
- **We** will learn from **our** mistakes.
- **We** will use the information from complaints to continuously improve **our** service.

Calls are recorded and monitored.

Important conditions relating to health

This insurance policy is designed to cover **you** for unforeseen accidents and illnesses occurring during the **period of Insurance**. **You** must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment. Unless **you** have been given **our** written agreement, **you** will not be covered under:

- section A – Cancellation or curtailment charges,
- section B – Emergency medical and other expenses,
- section C – Hospital benefit and
- section D – Personal accident

For any claims arising directly or indirectly from:

a) Any **medical condition** which falls under either i) or ii) below unless **you** have consulted **us** on 0800 731 4044 or visited **us** at www.lloydtsb.com/travelinsurance and **we** have agreed, in writing, to cover **you**:

i) Any **medical condition** which falls into any of the following categories which **you** have, or have had, at the time of purchasing this insurance and for which **you** have ever received, or are waiting to receive, treatment (including surgery, tests or investigations):

- Cardiovascular condition (any condition relating to the heart, arteries, veins or blood pressure)
- Respiratory condition (any condition relating to the lungs or breathing)
- Stroke
- Cancer
- High cholesterol
- Diabetes

ii) Any **medical condition** **you** have for

which **you** have taken or been prescribed medication or for which **you** have received, or are waiting to receive, treatment (including surgery, tests or investigations) within the last twelve months.

- b) Any **medical condition** which **you** have at the time of purchasing this insurance for which **you** have received a terminal prognosis.
- c) Any **medical condition** **you** are aware of at the time of purchasing this insurance for which **you** have not had a diagnosis.
- d) Any **medical condition** for which **you** are on a waiting list for surgery in a hospital at the time of purchasing this insurance.
- e) Any circumstances **you** are aware of at the time of purchasing this insurance that could reasonably be expected to give rise to a claim on this policy.
- f) Any **medical condition** which **you** have at any time for which a **medical practitioner** has advised **you** not to travel or would have done so had **you** sought his/her advice.
- g) Any **medical condition** which **you** have at any time for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
- h) Any **medical condition** which **you** have at any time for which **you** are travelling with the intention of obtaining treatment outside **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).

- i) **You** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
2. If **you** health changes after the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** must telephone **our** customer helpline on 0800 731 4044 to make sure **your** cover is not affected.

You should also refer to the general exclusions on page 18.

Automatically included conditions

(for which **you** do not have to contact **us** if **you** only have one of these)

- Acid reflux
- Acne
- Attention Deficit Hyperactivity Disorder (ADHD)
- Allergy (requiring non prescriptive treatment only)
- Broken bones
- Cataracts
- Colds or influenza
- Dyspepsia
- Eczema
- Gout
- Hayfever
- Menopause
- Hysterectomy (provided carried out more than 6 months ago)
- Irritable bowel syndrome
- Migraine
- Psoriasis
- Tonsillitis
- Underactive thyroid
- Varicose Veins

Sports and activities covered

The following lists detail the sports and activities that this policy will cover. If **you** are participating in any other sports or activities not mentioned, please phone **our** customer helpline on 0800 731 4044 as **we** may be able to offer cover for an additional premium. Details of those sports and activities for which **you** have purchased cover will be added to **your** schedule.

Covered as standard without charge

Cover under Section G – Personal liability for those sports or activities marked with * is excluded.

administrative, clerical or professional occupations	croquet	*go karting (within organisers guidelines)
aerobics	curling	golf
amateur athletics (track and field)	cycling (no racing)	handball
archaeological digging	deep sea fishing	horse riding (excluding competitions, racing, jumping and hunting)
archery	*driving any motorised vehicle for which you are licenced to drive in the United Kingdom (other than in motor rallies or competitions)	hot air ballooning (organised pleasure rides only)
assault course	elephant riding/trekking	*hovercraft driving/passenger
badminton	falconry	hurling (amateur only and not main purpose of trip)
banana boating	fell walking/running	*jet boating (no racing)
baseball	fencing	*jet skiing (no racing)
basketball	fishing	jogging
billiards/snooker/pool	fives	*karting (no racing)
body boarding (boogie boarding)	flying as a fare paying passenger in a fully licensed passenger carrying aircraft	kayaking (up to grade 2 rivers)
bowls	football (amateur only and not main purpose of trip)	korfball
*camel riding	*glass bottom boats/bubbles	mountain biking (no racing)
canoeing (up to grade 2 rivers)		netball
*clay pigeon shooting		
climbing (on climbing wall only)		
cricket		

Sports and activities covered

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)

safari trekking (must be
organised tour)

*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

swimming/bathing
with elephants

Sydney harbour bridge
(walking across
roped together)

table tennis

*tall ship crewing
(no racing)

ten pin bowling

tennis

trampolineing

tree canopy walking

trekking/hiking/walking
up to 2,500 metres above
sea level

tug of war

volleyball

wake boarding

water polo

water skiing/water
ski jumping

whale watching

wind surfing/sailboarding

wind tunnel flying
(pads and helmets
to be worn)

zip lining/trekking (safety
harness must be worn)

zorbing/hydro zorbing/
sphering

Sports and activities covered (continued)

Covered if the appropriate winter sports premium has been paid

airboarding	ice skating	sledging/tobogganing
big foot skiing	*ice windsurfing	*sledging/sleigh riding as a passenger (pulled by horse or reindeer)
blade skating	kick sledging	snow blading
dry slope skiing	ski – blading	snow boarding on piste**
glacier skiing/walking	ski boarding	snow boarding – off piste with a guide**
husky dog sledging (organised, noncompetitive with local driver)	ski run walking	snow shoe walking
*ice go karting (within organisers guidelines)	skiing on piste**	snow tubing
	skiing – mono	
	skiing – off piste with a guide**	

** A piste is a recognised and marked ski run within the resort boundaries.

Emergency and medical service

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 to **your home area** **you** must contact AXA Assistance. 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 (returning to **your home area**) and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **you** must contact AXA Assistance as soon as possible. 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 to **your home area** when this is considered to be medically necessary or when **you** are told about the serious illness or death of a **close relative**.

Payment for medical treatment abroad

If **you** are admitted to a hospital or clinic while abroad, AXA Assistance will arrange for medical expenses covered by the policy to be paid direct to the hospital or 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 home area**. Beware of requests for **you** to sign for excessive treatment or charges. If **you** are in doubt, please call AXA Assistance for guidance.

Contact AXA Assistance on: +44 1633 815 819

Reciprocal health agreements

Reciprocal health agreements with other countries.

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC) postal application form from **your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle **you** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the excess under Section B – Emergency medical and other expenses.

Australia

If **you** need medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. Inpatient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **your** local Post Office or by visiting either www.dh.gov.uk/travellers or the MEDICARE website on www.hic.gov.au. Alternatively please call AXA Assistance for guidance.

If **you** are admitted to hospital **you** must contact AXA Assistance as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

Contact AXA Assistance on:
+44 1633 815 819

Making a claim

When **you** need to make a claim please call **our** claims team who will immediately take action to help **you**. To make the claims process quicker please have **your** policy number to hand and a full description of the incident.

Please select the most appropriate phone number shown below. This will ensure that **you** are helped quickly and efficiently.

For emergency medical assistance or repatriation +44 1633 815 819

All other claims 0800 731 4044

Claims conditions

These conditions apply throughout **your** policy.

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim **we** pay.

The first thing you should do

We recommend that **you** check **your** cover. This policy booklet contains details of what is covered and how claims are settled. **Your** schedule will show what sections are in force.

If **bodily injury**, illness, loss, theft or damage happens

You should immediately

- Call AXA Assistance to report a medical emergency or to request repatriation.
- Call the claims telephone helpline to report any loss, theft or damage.
- Inform a local Police station in the country where the incident occurred and obtain a crime or lost property irregularity report.
- Take all reasonable steps to recover missing property.

- Take all reasonable steps to prevent a further incident.

What you must do after making a claim

- Tell **us** and provide full details in writing immediately if someone is holding **you** responsible for damage to their property or **bodily injury** to them. **You** must also immediately send **us** any writ or summons, letter of claim or other document.
- If **we** ask, **you** must send **us** written details of **your** claim within 31 days.
- **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.

We have listed claims evidence that will help **you** substantiate **your** claim at the end of each section of this policy wording.

What you must not do

- Admit or deny any claim made by someone else against **you** or make any arrangement with them.
- Abandon any property for **us** to deal with.
- 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.

Claims conditions

We may also request and will pay for a postmortem 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 way.

If **you** or anyone acting for you:

- makes a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- makes a statement in support of a claim knowing the statement to be false in any respect or
- sends **us** a document in support of a claim knowing the document to be forged or false in any respect or
- makes a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

Then

- **we** shall not pay the claim
- **we** shall not pay any other claim which has been or will be made under the policy
- **we** may at **our** option declare the policy void
- **we** shall be entitled to recover from **you** the amount of any claim already paid under the policy
- **we** shall not make any return of premium
- **we** may inform the Police of the circumstances.

Section A – Cancellation or curtailment charges

What is covered

We will pay **you** up to the amount shown in **your** policy schedule for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other prepaid charges (including green fees of up to £75 per day, up to a maximum of £300 where the appropriate **golf equipment** premium has been paid) 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; **bodily injury**; illness; disease or complications arising as a result of pregnancy of:
 - a) **you**
 - b) any person with whom **you** are travelling or have arranged to travel with
 - c) any person whom **you** have arranged to stay with
 - d) **your close relative**
 - e) **your close business associate**.
2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **you** or any person who **you** are travelling or have arranged to travel with.
3. Redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current **United Kingdom** redundancy payment legislation and at the time of booking the **trip** there was no reason to believe anyone would be made redundant) of **you** or any person who **you** are travelling or have arranged to travel with.
4. **You** or any person who **you** are travelling or have arranged to travel with are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that such cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, impact by road vehicles, malicious people or theft.

You may claim only under Section A – Cancellation or curtailment charges, Section R – Independent travellers cover or Section S – Special events cover for the same event.

Section A

Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of AXA Assistance to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide a medical certificate from a consultant specialising in the relevant field or
 - b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner**stating that this necessarily and reasonably prevented **you** from travelling.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 in all if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled.
2. The cost of Airport Departure Duty (whether irrecoverable or not).
3. Any claims arising directly or indirectly from:
 - a) redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**
 - b) circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
4. Travel tickets paid for using any airline mileage reward scheme (except for Airmiles where **we** will arrange for **your** Airmiles to be replaced if the circumstances of the claim are covered).
5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
6. Anything mentioned in the general exclusions on page 18.

You should also refer to the Important conditions relating to health on page 22.

Section A

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the trip, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- 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**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance the court summons.
- The letter of redundancy for redundancy claims.

- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the Police or relevant authority.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call:

For **curtailment** claims **+44 1633 815 819**
or other claims **0800 731 4044**.

Section B – Emergency medical and other expenses

What is covered

We will pay **you** up to £5,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of **you** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £1,000 incurred outside of **your home area**.
3. If **you** die:
 - a) outside **your home area** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,500 plus the reasonable cost of returning **you** ashes to **your home**, or the additional costs of returning **you** body to **your home**
 - b) within **your home area** the reasonable additional cost of returning **you** ashes or body to **your home** up to a maximum of £750.
4. Reasonable additional transport and/or accommodation expenses incurred, up to the standard of **you** original booking (for example full or half board, bed and breakfast, self catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.

This includes, with the prior authorisation of AXA Assistance, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** if deemed medically necessary by a **medical practitioner**, to stay with **you** or travel to **you** from the **United Kingdom** or escort **you** and additional travel expenses to return **you** to **your home area** if **you** cannot use the return ticket.

5. 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. These expenses will be for the identical class of travel utilised on the outward journey unless AXA Assistance agree otherwise.

Special conditions relating to claims

1. **You** must give notice as soon as possible to AXA Assistance of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and arrange for **your** repatriation to the **United Kingdom** 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 **your home area** to continue treatment.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 in all if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled.
2. 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. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls, other than:
 - i) calls to the Emergency Assistance Service notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
 - ii) any costs incurred by **you** when **you** receive calls on **your** mobile telephone from the Emergency Assistance Service for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - b) The cost of taxi fares, other than those for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital. However any costs incurred by **you** to visit another person in hospital are not covered.
 - c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
 - d) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
 - e) 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 **your home area**.
 - f) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**.
 - g) Additional costs arising from single or private room accommodation.

What is not covered (continued)

- h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by AXA Assistance.
- i) Any expenses incurred after **you** have returned to **your home area**.
- j) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
 - i) for private treatment or
 - ii) are funded by, or are recoverable from the Health Authority in **your home area**.
- k) Expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
- l) **Your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.

4. Anything mentioned in the general exclusions on page 18.

You should also refer to the Important conditions relating to health on page 22.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for including calls to AXA Assistance.
- Any other relevant information that **we** may ask **you** for.

For medical emergency claims and curtailment claims +44 1633 815 819 or other claims 0800 731 4044.

Section C

Section C – Hospital benefit

What is covered

We will pay **you** £30 for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area** up to a maximum of £500 as a result of **bodily injury**, illness or disease **you** sustain. **We** will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses.

This payment is meant to help **you** pay for additional expenses such as taxi fares for **your** visitor and phone calls incurred during **your** stay in hospital.

You may claim only under Section C – Hospital benefit or subsection 3. of Section O – Cruise cover for the same event, not both.

Special conditions relating to claims

1. **You** must give notice as soon as possible to AXA Assistance of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i) relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
 - ii) relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii) following **your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.

What is not covered (continued)

- b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
- i) relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **your** return to **your home area**.
 - ii) as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - iii) occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in **your home area**.

2. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 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.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section D

Section D – Personal accident

Special definitions relating to this section

Loss of limb

loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

total and irrecoverable loss of sight which shall be considered as having occurred:

a) in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist

and

b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

What is covered

We will pay either:

- a) one of the benefits 1. to 3. shown below if **you** sustain **bodily injury** which shall solely and independently of any other cause, result within two years in **your** death, **loss of limb**, **loss of sight** or permanent total disablement and/or
- b) benefit 4. shown below if **you** sustain **bodily injury** as a result of a road traffic accident whilst **you** are travelling in a hire car in New Zealand, which shall solely and independently of any other cause, result in **your** temporary total disablement.

BENEFIT	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1. Death	£2,000	£25,000	£2,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	£25,000	£25,000	Not covered
3. Permanent total disablement	£25,000	£25,000	Not covered
4. Temporary total disablement	Not covered	£250 per week	£250 per week

Section D

Special conditions relating to claims

1. Our **medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

Provisions

1. Benefit is not payable to you:
 - a) Under more than one of items 1., 2. or 3.
 - b) Under item 3. until one year after the date **you** sustain **bodily injury**
 - c) Under item 3. if **you** are able or may be able to carry out any relevant occupation.

- d) Under item 4. for the first 7 days of such disablement or for more than 52 weeks from the date **you** sustain **bodily injury**.
- e) Under item 4. if **you** are able or may be able to carry out a substantial part of **your** gainful employment or relevant occupation (whether on a full time or part time basis) or (where **you** are not gainfully employed or gainfully occupied) if **you** are not necessarily confined to a hospital, nursing home or similar establishment or to a private residence.

What is not covered

1. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- In the event of death, the original death certificate.
- A medical certificate or report in relation to claims for **loss of limb**, **loss of sight** or permanent total disablement.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section E

Section E – Baggage (only operative if indicated in the schedule)

What is covered

1. **We** will pay **you** up to the amounts shown below for the accidental loss of, theft of or damage to:

- a) **baggage** (excluding **golf equipment**) £1,500 and
- b) **golf equipment** (if cover is included) £1,000.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage/golf equipment**.

The maximum **we** will pay for the following items is:

- a) £300 for any one article, pair or set of articles (not applicable to **golf equipment** if cover is included)
- b) £300 for the total for all **valuables**.

2. **We** will also pay **you** up to the amounts shown below:

- a) £100 for the emergency replacement of clothing, medication and toiletries and
- b) £300 for the emergency replacement of **golf equipment** (if cover is included) if **your baggage/golf equipment** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage/golf equipment** was delayed.

If the loss is permanent **we** will deduct the amount paid from the final claim amount to be paid under this section.

- c) £25 per day, up to a maximum of £200 for the reasonable cost of hiring replacement **golf equipment** (if cover is included) as a result of the accidental loss of, theft of or damage to or temporary loss in transit during the outward journey for more than 24 hours of **your own golf equipment**, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **golf equipment** was delayed.

You may only claim under one of Sections E – Baggage, O – Cruise cover or Q – Wedding/Civil partnership cover for the same event.

Section E

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **baggage**.
2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) get 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 keep a copy)
 - c) keep all travel tickets and tags for submission to **us** if **you** are going to make a claim under this policy.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** (except claims under subsection 2. a), 2.b) and 2.c) of What is covered) but limited to £100 if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

What is not covered (continued)

6. 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 an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment (not applicable to **golf equipment** if cover is included) or damage to sports clothing whilst in use.
8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags.
- Receipts or valuations for items lost, stolen or damaged and for all items of clothing, medication, toiletries or **golf equipment** replaced if **your baggage/golf equipment** is temporarily lost in transit for more than 12/24 hours.
- A letter from the carrier confirming the number of hours **your baggage/golf equipment** was delayed for.
- Repair report where applicable.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section F

Section F – Personal money, passport and documents

What is covered

1. **We** will pay **you** up to the amounts shown below for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

The maximum **we** will pay for the following items is:

- a) £150 for bank notes currency notes and coins
 - b) £50 for bank notes currency notes and coins, if **you** are under the age of 16
 - c) £350 for all other **personal money** and documents. (including the cost of the emergency replacement or temporary passport or visa)
2. **We** will pay **you** up to £300 for reasonable additional travel and accommodation expenses incurred necessarily outside the **United Kingdom** to obtain a replacement of **your** passport or visa which has been lost or stolen outside the **United Kingdom**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money**, passports or documents are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the

loss, theft or damage and obtain written confirmation. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:

- a) get a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy)
 - c) keep all travel tickets and tags for submission to **us** if **you** are going to make a claim under this policy.
4. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

Section F

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled.
2. Loss, theft of or damage to **personal money** or **your** passport or visa left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to traveller's cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss of value), variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft of damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags.
- Receipts or valuations for items lost, stolen or damaged.
- Receipts or bills for any transport and accommodation expenses claimed for.
- Receipts for all currency and traveller's cheques transactions.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section G

Section G – Personal liability

What is covered

We will pay up to £2,000,000 (including legal costs and expenses) 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 relating to claims

1. **You** must give **us** written notice of any incident, which may give rise to a claim as soon as possible.
2. **You** must send **us** every letter, writ, summons, letter of claim or other document 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** permission in writing.
4. **We** will be entitled to take over and carry out 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. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The first £50 of each and every claim arising from the same incident claimed for under this section in relation to any temporary holiday accommodation occupied by **you**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.

Section H

What is not covered (continued)

- c) Ownership possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts, canoes and where the appropriate **golf equipment** premium has been paid, golf buggies whilst in use on a golf course).
 - d) The transmission of any communicable disease or virus.
3. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details in writing of any incident.
- Any writ, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section H – Delayed departure

What is covered

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

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

we will pay **you**:

1. £25 for the first completed 12 hours delay and £25 for each full 12 hours delay after that, up to a maximum of £200 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or

Section H

What is covered

2. Up to the Cancellation or curtailment charges sum insured shown in **your** policy schedule 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 delay of at least 12 hours, **you** choose to cancel **your trip** before departure from the **United Kingdom**.

You may claim only under subsection 1. or 2. above for the same event, not both.

You may claim only under one of Sections H – Delayed departure, I – Missed departure or R – Independent travellers cover for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary given to you.
2. **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or transport provider.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** under subsection 2. of What is covered but limited to £100 in all if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled.
2. Claims arising directly or indirectly from:
 - a) 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**.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
3. Anything mentioned in the general exclusions on page 18.

Section I

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details of the travel itinerary supplied to **you**.
- 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.
- In the case of cancellation 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**.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section I – Missed departure

What is covered

We will pay **you** up to £1,000 (limited to £500 for trips solely within Europe) for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel on the initial international journey of the **trip** as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown happening ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

You may claim only under one of either Sections I – Missed departure, H – Delayed departure or R – Independent travellers cover for the same event.

Section I

Special conditions relating to claims

1. If **you** make a claim caused by any delay happening on a motorway or dual carriage way **you** must get written confirmation (at **your** own expense) from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 in all if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions on page 18.

Section J

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A letter from the **public transport** provider detailing the reasons for failure.
- A letter from the Police or emergency breakdown services confirming the location, reason for and duration of the delay on a motorway or dual carriage way if appropriate.
- A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.

- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Sections J, K, L and M – Winter Sports (Only operative if indicated in the schedule)

Cover for sections J, K, L, and M only operates under annual multi trip policies for a period of no more than 17 days in each period of insurance where a winter sports section is shown as operative in the schedule.

Section J – Ski equipment (only operative if indicated in the schedule)

What is covered

We will pay **you** up to £500 for the accidental loss of, theft of or damage to **your** own **ski equipment**, or up to £300 for hired **ski equipment**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value – calculated from the table below), or **we** may at **our** option replace, reinstate or repair the lost or damaged **ski equipment**.

Age of ski equipment	Amount Payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, pair or set of articles is £250.

Section J

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) get a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy)
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled.
2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the general exclusions on page 18.

Section K

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

- All travel tickets and tags.
- Receipts or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section K – Ski equipment hire (only operative if indicated in the schedule)

What is covered

We will pay **you** up to £30 per day, up to a maximum of £300 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 relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of **your** own **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) get a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy)
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

- All travel tickets and tags.
- Receipts or valuations for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section L

Section L – Ski pack (only operative if indicated in the schedule)

What is covered

We will pay you:

- a) Up to £300 for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury**, illness or disease.
- b) Up to £150 for the unused portion of **your** lift pass if **you** lose it.

Special conditions relating to claims

1. **You** must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that such **bodily injury** or illness prevented **you** from using **your** ski pack.

What is not covered

1. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section M

Section M – Piste closure (only operative if indicated in the schedule)

What is covered

We will pay **you** up to £30 per day, up to a maximum of £600 for transport costs necessarily incurred by **you** to travel to and from an alternative site if either lack of or excess of snow or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski. The cover only applies:

- a) To the resort which **you** have pre-booked for a period more than 12 hours and for so long as these conditions continue at the resort, but not more than the pre-booked period of **your trip** and
- b) To **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

If no alternative sites are available **we** will instead pay **you** compensation of £30 per day up to a maximum of £600.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation 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.

What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- 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.

- Receipts or bills for any transport costs claimed for.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section N

Section N – Legal expenses and assistance

What is covered

We will pay up to £25,000 for legal costs to pursue a civil action for compensation against someone else who causes **you bodily injury**, illness or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed £50,000.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** will decide the point at which **your** legal case cannot usefully be pursued further. After that no further claims can be made against **us**.
5. **We** may include a claim for **our** legal costs and other related expenses.
6. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any indemnity paid under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

We shall not be liable for:

1. Any claim where in **our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us**, AXA Assistance or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.

What is not covered (continued)

7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any Appeal.
11. Claims by **you** other than in **your** private capacity.
12. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section O

Section O – Cruise cover (only operative if indicated in the schedule)

This extension to the policy provides the following modifications to the insurance specifically in respect of any **cruise** taken by **you**.

Special definition relating to this section

Cruise

A **trip** involving a sea voyage of more than five days total duration, where transportation and accommodation is primarily on an ocean going passenger ship.

What is covered

- Under Section E – Baggage:
 - the **baggage** limit under paragraph 1. is increased to £2,500
 - the maximum that **we** will pay for any article, pair or set of articles is increased to £750
 - the total for all **valuables** is increased to £500.
- We** will pay **you** £25 for each scheduled pre-paid shore **trip** missed as a result of the ship on which **you** are travelling being unable to dock at the scheduled destination.
- We** will pay **you** £30 for every complete 24 hours **you** are confined to **your** cabin due to **your** compulsory quarantine or on the orders of the ships doctor or another **medical practitioner** onboard the ship outside **your home area** up to a maximum of £500 as a result of **bodily injury**, illness or disease **you** sustain. **We** will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. This payment is meant to help **you** pay additional expenses such as phone calls incurred during **your** confinement.

You may claim only under one of either subsection 1. above or Sections E – Baggage or Q – Wedding/Civil partnership cover for the same event.

You may claim only under subsection 3. above or Section C – Hospital benefit for the same event, not both.

Special conditions relating to claims

- You** must report to the local Police or Port Authority in the country where the incident occurred (or where appropriate the ships purser or the cruise operator's representative) within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
- If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and obtain (at **your** own expense) written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:

Section O

- a) get 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 keep a copy)
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.
 4. **You** must give notice as soon as possible to AXA Assistance of any **bodily injury**, illness or disease which necessitates **your** compulsory quarantine or the ships doctor or other **medical practitioner** confining **you** to **your** cabin.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** (except claims under subsections 2. and 3. of What is covered) but limited to £100 if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled.
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 or ship's safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods (such as food stuffs), bicycles, **ski equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
5. 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 an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

Section O

What is not covered (continued)

8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Any claims arising directly or indirectly from:
 - a) Any additional period of confinement or compulsory quarantine relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** confinement.
 - b) Confinement or compulsory quarantine relating to any form of treatment or surgery which in the opinion of the ships doctor or other **medical practitioner** in attendance and AXA Assistance can be delayed reasonably until **your** return to **your home area**.
 - c) Confinement or compulsory quarantine as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - d) Any additional period of confinement or compulsory quarantine following **your** decision not to be repatriated after the date when in the opinion of AXA Assistance it is safe to do so.
11. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police or Port Authority in the country where the incident occurred (or where appropriate the ships purser or the cruise operator's representative) for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** cruise operator's representative, hotel or accommodation provider where appropriate, including details of any missed shore **trip**.
- All travel tickets and tags.
- Receipts or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- Confirmation in writing from the ship's doctor or other **medical practitioner** of the dates on which **you** were confined to **your** cabin.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section P

Section P – Business travel (only operative if indicated in the schedule)

This extension to the policy provides the following modifications to the insurance specifically in respect of any **business trip** made by **you**.

What is covered

1. In addition to the cover provided under Section E – Baggage, **we** will pay **you** up to £750 for the accidental loss of, theft of or damage to **business equipment**.
The amount payable will be the current market value, which takes into account a deduction for wear, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **business equipment**.

The maximum **we** will pay for any one article, pair or set of articles is £500.

2. **We** will pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **your** place on a pre-arranged **business trip** in the event that:

- a) **You** die.
- b) **You** are unable to make the **business trip** due to **you** being hospitalised or totally disabled as confirmed in writing by a **medical practitioner**.
- c) **Your close relative** or **close business associate** in the **United Kingdom** dies, is seriously injured or falls seriously ill.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **business equipment**.
2. If **business equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **business equipment** is lost, stolen or damaged

whilst in the care of an airline **you** must:

- a) get 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 keep a copy)
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. In respect of subsection 1. of What is covered:
 - a) The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled.
 - b) Loss, theft of or damage to **business equipment** 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, left in **your** locked accommodation or contained in a vehicle at any time between 9am and 9pm (local time) and:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
 - c) Loss or damage due to delay, confiscation or detention by customs or any other authority.
 - d) Wear and tear, depreciation (loss of value), deterioration or loss or damage by atmospheric or climatic conditions by moth vermin by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
 - e) Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **we** will pay up to the makers latest list price.
2. In respect of subsection 2. of What is covered:
 - a) Additional costs under 2. b) 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 under 2. b) and c) if **you** were aware of circumstances at the time of arranging the **business trip** which could reasonably have been expected to lead to cancellation of the **business trip**.
3. In respect of subsections 1. and 2. of What is covered:
 - a) Any loss or damage arising out of **you** engaging in manual work.
 - b) Any financial loss or costs incurred arising from the interruption of **your** business.
 - c) Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags.
- Receipts or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to make the **business trip**.
- In the event of death the original death certificate.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation, or other costs, charges or expenses claimed for.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section Q

Section Q – Wedding/Civil partnership cover (only operative if indicated in the schedule)

Special definitions relating to this section

You/your/insured person/insured couple

The couple travelling to be married or to enter into a civil partnership whose names appear in the schedule.

Wedding

The religious or civil ceremony at which the couple become married or register as civil partners of each other.

Wedding attire

Dress, suits, shoes and other accessories bought specially for the **wedding** and make-up, hair styling and flowers paid for or purchased for the **wedding** forming part of **your baggage**.

What is covered

1. **We** will pay up to the amounts shown for the accidental loss of, theft of or damage to the items shown below forming part of **your baggage**:
 - a) £300 for each **wedding** ring taken or purchased on the **trip** for each **insured person**
 - b) £750 for **wedding** gifts taken or purchased on the **trip** for the **insured couple**
 - c) £1,000 for **your wedding attire** which is specifically to be worn by **you** on **your wedding** day.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**.

2. **We** will pay the **insured couple** up to £500 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the **United Kingdom** if:
 - a) the professional photographer who was booked to take the photographs/video recordings on **your wedding** day is unable to fulfil such obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or
 - b) the photographs/video recordings of the **wedding** day taken by a professional photographer are lost, stolen or damaged within 15 days after the **wedding** day and whilst **you** are still at the holiday/honeymoon location.

You may claim only under one of either Sections Q – Wedding/Civil partnership, E – Baggage or O – Cruise cover for the same event.

Section Q

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) get 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 keep a copy)
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 in all if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled.
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, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
 - a) overnight between 9pm and 9am (local time) or
 - b) at any time between 9am and 9pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods (such as foodstuff), bicycles, **ski equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

What is not covered (continued)

6. 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.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police in the country where the incident occurred for all loss, damage, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags.

- Receipts or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- A medical certificate from the treating **medical practitioner** or relevant transport provider or authority explaining why the professional photographer was unable to fulfil his/her obligations.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section R

Section R – Independent travellers cover (only operative if indicated in the schedule)

This extension to the policy provides the following modifications to the insurance specifically in respect of trips that do not constitute a **package** (as described in the special definition below).

Special definition relating to this section

Package

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

As more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Extended cancellation or curtailment cover

What is covered

Section A – Cancellation or curtailment charges is extended to include the following cover.

We will pay **you** up to the Cancellation and curtailment charges sum insured shown in **your** policy schedule for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300 where the appropriate **golf equipment** premium has been paid) which **you** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a) **you** were not able to travel and use **your** booked accommodation or
- b) the **trip** was **curtailed** before completion

as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:

1. prohibiting all travel or all but essential travel to or
2. recommending evacuation from the country or specific area or event to which **you** were travelling providing such directive came into force after **you** purchased this

Section R

What is covered (continued)

insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left the **United Kingdom** to commence the **trip**.

Extended delayed departure cover

What is covered

Section H – Delayed departure is extended to include the following cover .

We will pay **you** one of the following amounts:

1. If the **public transport** on which **you** are booked to travel is cancelled or delayed leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting **public transport** in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home we** will pay **you**
 - a) £25 for the first completed 12 hours delay and £25 for each full 12 hours delay after that, up to a maximum of £200 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue the **trip**.
2. **We** will pay **you** up to the Cancellation or curtailment charges sum insured shown in **your** policy schedule for either:
 - a) any irrecoverable unused accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300 where the appropriate **golf equipment** premium has been paid) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:
 - i) the **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 12 hours or
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hoursand **you** choose to cancel **your trip** because the alternative transport to **your** overseas destination offered by the **public transport** operator was not reasonable or
 - b) reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:

Section R

What is covered (continued)

- i) the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
- ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and **you** choose to make other travel arrangements for **your trip** because the alternative transport offered by the **public transport** operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

You may claim only under subsection 1. or 2. above for the same event, not both.

You may claim only under Section R – Independent travellers cover or Section H – Delayed departure for the same event, not both.

Extended missed departure cover

What is covered

Section I – Missed departure cover is extended to include the following cover.

We will pay **you** up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board:

- a) any onward connecting **public transport** on which **you** are booked to travel following completion of the initial international journey including connections within the **United Kingdom** on the return journey to **your home**

as a result of:

1. the failure of other **public transport** or
2. strike, industrial action or adverse weather conditions or
3. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

You may claim only under Section R – Independent travellers cover or Section I – Missed departure for the same event, not both.

Accommodation cover

What is covered

We will pay **you** up to the Cancellation or curtailment charges sum insured shown in **your** policy schedule for either:

1. any irrecoverable unused accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300 where the appropriate **golf equipment** premium has been paid) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation or
2. reasonable additional accommodation and transport costs incurred:
 - a) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation or
 - b) with the prior authorisation of AXA Assistance to repatriate **you** to **your home** if it becomes necessary to **curtail** the **trip**

as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

You may claim only under one of subsections 1. or 2. above for the same event, not both.

You may claim only under Section R – Independent travellers cover or Section A – Cancellation or curtailment charges for the same event, not both.

Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. **You** must give notice as soon as possible to AXA Assistance of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must check in according to the itinerary supplied to **you**.
5. **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.

Section R

6. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under

EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights. Details of **your** rights can be downloaded from:

http://europa.eu.int/comm/transport/air/rights/index_en.htm.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** (except claims under subsection 1. a) of What is covered under the Extended delayed departure cover) but limited to £100 if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled.
2. The cost of Airport Departure Duty (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage reward scheme (except for Airmiles where **we** will arrange for **your** Airmiles to be replaced if the circumstances of the claim are covered).
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Claims arising directly or indirectly from:
 - a) Strike, industrial action or a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
 - c) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

Section R

What is not covered (continued)

8. Any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
10. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO).
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- 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**.
- **Your** unused travel tickets.
- 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 times.
- Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call:

**For curtailment claims +44 1633 815 819
or other claims 0800 731 4044.**

Section S

Section S - Special events cover (only operative if indicated in the schedule)

COVER IN RESPECT OF SECTION S ONLY
OPERATES IF ATTENDANCE AT THE SPECIAL
EVENT IS THE SOLE PURPOSE OF THE **TRIP**.

Special definition relating to this section

Special event

A sports, musical, film, entertainment or religious festival, concert, ceremony or event (including wedding/civil partnership ceremonies) where the sole purpose of the **trip** is to attend the whole event or specific parts of it.

What is covered

We will pay **you** up to £5,000 for any irrecoverable unused travel, accommodation, **special event** ticket 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. Insolvency of the company organising or promoting the **special event**, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease causing cancellation of the **special event** or its postponement until after **your** pre booked return date to **your home**. (Postponement or cancellation due to rain alone does not constitute flood or storm unless the rainfall is of unusual or extreme intensity for the location of the event. Storms normally mean very windy conditions accompanied by heavy rain, hail or snow. Heavy rain alone does not constitute a storm unless it is of unusual or extreme intensity).
2. The death, **bodily injury**, illness or disease of any persons competing, performing in or attending the **special event** causing cancellation of that event or its postponement until after **your** pre booked return date to **your home**.
3. The stadium, arena or venue in which the **special event** was due to take place, or the immediate surrounding area from which the stadium, arena or venue needs to be accessed, being declared unsafe by the Police or local authorities and no other reasonable alternative stadium, arena or venue is available to enable the **special event** to still take place during the **trip**.

You may claim only under Section A - Cancellation or curtailment charges, Section R - Independent Traveller or Section S - Special events cover for the same event.

Section 5

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from either the company organising or promoting the **special event** (or their administrators) or the local Police or

authorities in the country where the incident occurred that the **special event you** had purchased the **trip** to attend, had been cancelled or postponed until after **your** pre booked return date to **your home** and the reason for this.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** but limited to £100 if **family cover** or **single parent cover** applies. Where **you** have opted for the increased excess option these amounts will be doubled
2. Postponement of the **special event** if it is rescheduled before **your** pre booked return date to **your home**.
3. Any **trip** where less than 50% of the proportion of the **special event** that **you** have booked to attend has been cancelled.
4. Any costs incurred by **you** which are recoverable from the travel agent, tour operator or the company organising or promoting the **special event** (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
5. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
6. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A cancellation invoice from **your** travel agent, tour operator or provider of transport/ accommodation.
- 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, **special event** tickets and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.

- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- A letter from the company organising or promoting the **special event** (or their administrators) or the local Police or authorities confirming the need for cancellation or postponement of the **special event** and the reason for this.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

Section T

Section T - Extended kennel and/or cattery fees

What is covered

We will pay **you** up to £250 (£150 for trips in the **United Kingdom**) for any additional kennel/cattery fees incurred if **your** domestic dog(s)/cat(s) are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to **your bodily injury**, illness or disease.

Special conditions relating to claims

1. **You** must send **us** written confirmation (at **your** own expense) from the appropriate

kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.

What is not covered

1. Claims arising from **your bodily injury**, illness or disease that is not covered under Section B - Emergency medical and other expenses
2. Anything mentioned in the general exclusions on page 18.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.

- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to return **home** on time.
- **Your** unused travel tickets.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0800 731 4044.

lloydstsb.com/insurance

The information within this document is available in alternative formats such as Braille, audio tape or large print. Please call **0800 731 9046** if you wish to receive it in one of these formats and we will be happy to help.

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