

engage Travel Insurance Summary of Cover 2007

keyfacts

® POLICY SUMMARY

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer: AXA Insurance UK plc and Primary Insurance Company Limited. This policy is designed to offer protection for Your travel arrangements as described in this policy summary.

SUMMARY OF COVER, LIMITS AND EXCESSES - COVER AND LIMITS ARE PER PERSON, UNLESS OTHERWISE SPECIFIED

(Sub limits may apply - please refer to policy section for full details)

This is to certify that the Insurer, in consideration of the premium specified on your schedule, agrees to indemnify the Insured on this Certificate of Insurance in respect of:

Description of Cover	Policy Limit - Up to:	Excess*
1. Personal Accident i. Loss of one or more eyes or limbs ii. Permanent Total Disablement iii. Death	i. £25,000 (£5,000 for adults aged 66 and over) ii. £25,000 (£5,000 for adults aged 66 and over) iii. £10,000 (£5,000 for adults aged 66 and over)	Nil
2. (a) Hospital Benefit (b) Return to Home	(a) £20 per 24 hours - Up to £600 (outside UK) (b) £3,500	(a) Nil (b) £35 per person or £70 per Family
3. (a) Medical Expenses (b) Additional Expenses	(a) £5,000,000 (outside country of residence) (b) £2,000 (within country of residence)	£35 per person or £70 per Family
4. Loss of Deposit, Cancellation or Curtailment	(i) £5,000 for Cancellation and Curtailment (ii) £5,000 for additional expenses following Curtailment	£35 per person or £70 per Family, £15 per person or £70 per Family for Loss of Deposit £50 per person or £100 per Family for all claims arising from a medical condition
5. Catastrophe Benefit	£750	Nil
6. Delayed Travel (a) Holiday Abandonment (b) Delayed Travel Benefit	(a) £5,000 (b) £400	(a) £35 per person or £70 per Family (b) Nil
7. Missed Departure	£600 (UK and European Holidays) £1,000 (outside UK and Europe)	Nil
8. Personal Property	£1,750 - Single article limit £300 (£100 for Children), Valuables limit £200 (£100 for Children), Spectacles and prescription sunglasses up to £75	£35 per person or £70 per Family
9. Personal Money	£500 (£250 for Children) Cash Limit £250 (£50 for Children)	£35 per person or £70 per Family
10. Wintersports i. Wintersports Equipment ii. Hired Wintersports Equipment iii. Ski Pack iv. Piste Closure v. Delay Due to Avalanche	i. £350 ii. £20 per person per day (subject to a maximum of £200) iii. £150 iv. £20 per person per day (up to a maximum of £200) v. £200	£35 per person or £70 per Family Nil for items ii and iv
11. Optional Golf Cover** i. Golf Equipment ii. Golf Equipment Hire iii. Golfing Fees	i. £1,500 (single article limit £300) ii. £25 per day (up to a maximum of £200) iii. £75 per day (up to a maximum of £300)	i. £50 per person ii. Nil iii. Nil

Description of Cover	Policy Limit - Up to:	Excess
12. Delayed Baggage	£125 per 24 hours - Up to £250	Nil
13. Passport / Driving Licence Indemnity	£500	Nil
14. Personal Liability	£2,000,000	Nil
15. Legal Expenses	£25,000	Nil
16. Scheduled Airline Failure	£1,500	Nil

* If You have paid the premium for an Excess Waiver upgrade You will not pay an Excess.

** Only applicable if the appropriate premium has been paid

Significant Exclusions and Limitations	Policy Reference
Pre-existing Medical Conditions Restrictions in cover apply if a claim is made relating to a medical condition which is in existence prior to purchasing your insurance and before you travel. It is very important that you refer to the advice on the front page of your policy. If you have any conditions to disclose you must call 0870 168 0826.	Sections 2, 3 & 4
Medical Treatment In the event of accident or illness whilst in the USA, Canada, Caribbean or Mexico you must notify Global Excel Management irrespective of costs. Elsewhere in the world where costs are likely to exceed £500 you must notify Global Response. If the cost of Your medical treatment is reduced by use of Your EHIC, Medicare or any other similar reciprocal agreement, the Excesses under Section 3 will not be applied.	Sections 2, 3 & 4
Hazardous Holiday Activities & Dangerous Pursuits You may not be covered if you are planning to take part in dangerous sports or activities. Wintersports will only be covered if you have paid the appropriate premium. Please refer to the policy wording and call 0870 168 0826. If Your activity does not appear on the list of Acceptable Sports & Leisure Activities, it is not covered. However, We may be able to cover Your activity upon payment of an additional premium. Please call Travellers Protection Services Limited on 0870 168 0826 to discuss Your requirements.	See Meaning of Words for list of Acceptable Sports & Leisure Activities
Personal Property & Personal Money Cover does not apply on a new for old basis. Deductions will be made where wear and tear has occurred. Cover is only provided up to the maximum amounts specified for individual items, pairs or sets, valuable items and cash. The policy wording provides full details of these limits. The maximum payment for any item where proof of purchase and value is not available is limited to £50, subject to a maximum of £200 in total.	Sections 8, 9 & 10
Age Limit The maximum age of any insured person will be 79 (64 for Wintersports), at the date of payment of Your premium.	Meaning of Words

This Insurance covers Holidays of up to 31 days duration, other than Winter Sports Holidays, where cover is limited to a maximum of 17 days.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. See the enclosed policy document and the section headed "Premium Refund Guarantee". Please note that this right does not apply if your policy is a short term insurance of less than one month in duration.

MAKING A CLAIM

If you have a claim, please telephone us on 08707 744199 as soon as possible to tell us about it.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call us on 08707 744176. If you are still not satisfied, please write to our Managing Director at:

The Managing Director
Travellers Protection Services Limited
1 Prince of Wales Road
Norwich
NR1 1AW

If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

In the event that AXA Insurance UK plc, is unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

In the event that Primary Insurance Company Limited is unable to meet its liabilities you may be entitled to compensation from the Irish Insurance Compensation Fund.

Further information can be found in your policy under "Compensation Scheme".