

ENGAGE MUTUAL ASSURANCE ANNUAL MULTI TRIP TRAVEL INSURANCE 2008

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.

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 We, in consideration of the premium specified on Your schedule, agree to indemnify You 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	i. £ 25,000 (£5,000 for Children and over 65's)	Nil
ii. Permanent Total Disablement	ii. £ 25,000 (£5,000 for Children and over 65's)	
iii. Death	iii. £ 10,000 (£5,000 for Children and over 65's)	
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 the UK) (b) £ 2,000 (within the UK)	£ 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 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 (i) Holiday Abandonment (ii) Delayed Travel Benefit	(i) £ 5,000 (ii) £ 400	i. £ 35 per person or £ 70 per Family ii 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. Owned Wintersports Equipment ii. Hired Wintersports Equipment iii. Replacement Equipment iv. Ski Pack v. Piste Closure vi. Delay Due to Avalanche	i. £ 350 ii. £ 20 per person per day up to £ 200 iii. £ 150 iv. £ 20 per person per day up to £ 200 v. £ 20 per person per day up to £ 200 vi. £ 200	£ 35 per person or £70 per Family Nil for items iii and v
11. 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 £200) iii. £75 per day (up to £300)	£ 50 per person Nil for items ii and iii
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

* Cover under this Section applies only when 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 page 1 of Your policy. If You have any conditions to disclose You must call 0844 5734171.	Sections 2, 3 & 4 Pages 4 & 5
Medical Treatment In the event of any illness, injury or accident where costs are likely to exceed £300 or if You are admitted to hospital as an in-patient You must contact Primary Assist. 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 Pages 4 & 5
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 0844 5734162. 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 TPS (Insurance Admin Services) Ltd on 0844 5734162 to discuss Your requirements.	See Meaning of Words on page 3 of Your policy for the 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 Page 6
Age Limit The maximum age for any insured person will be 79 at the date of payment of Your premium. Children/Grandchildren are separately insured.	See Meaning of Words Page 3
Close Relative Means Your spouse, partner, fiancé(e), parent, parent-in-law, step-parent, son, son-in-law, step-son, daughter, daughter-in-law, step-daughter, grandparent, grandson, granddaughter, brother, brother-in-law, step-brother, sister, sister-in-law or step-sister.	See Meaning of Words Page 3
Family Family policies provide cover in respect of a maximum two parents or grandparents and their Children or Grandchildren. Cover for families shall apply where the appropriate premium has been paid and where the Family members travel together. Adults insured on an annual multi-trip policy are entitled to travel independently of each other. Cover for Children/Grandchildren will only be provided if travelling with an insured adult and all travellers are named on the policy schedule.	See Meaning of Words Page 3
Residency To be eligible for this insurance policy, you must be a UK resident and registered with a medical practitioner at the time the policy is purchased.	See Important Points to Help You - Page 1 and Meaning of Words 'You, Your(s), Insured Person' - Page 3

This Insurance covers Holidays of up to 31 days duration, other than Wintersports 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 0845 2187185 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 0844 5734173. If You are still not satisfied, please write to Our Managing Director at:

The Managing Director,
TPS (Insurance Admin Services) Ltd,
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).

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