

### YOUR SCHEDULE OF BENEFITS DETAILS THE SECTIONS OF THIS DOCUMENT UNDER WHICH YOU ARE COVERED

THIS IS TO CERTIFY that the Insurer, in consideration of the premium specified on your certificate of insurance or booking invoice agrees to indemnify the Insured person(s) specified on the certificate of insurance or booking invoice in respect of the covers listed in the Schedule of Benefits.

This travel insurance is administered and arranged by Acumus Insurance Solutions Limited with AXA Travel Insurance on behalf of:

Inter Partner Assistance, registered office: 10/11 Mary Street Dublin 1.

Acumus Insurance Solutions Limited is a member of the Primary Group. For further details please visit [www.primarygroup.com](http://www.primarygroup.com).

Acumus Insurance Solutions Ltd 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](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

AXA Travel Insurance and Inter Partner Assistance are both members of the AXA Group.

Inter Partner Assistance is regulated by the Irish Financial Services Regulatory Authority. Jet2.com Ltd is an Appointed Representative of Acumus Insurance Solutions Ltd who is authorised and regulated by the Financial Services Authority (Firm reference 475445).

Acumus Insurance Solutions Ltd are registered in England (no 348774), Registered Office: Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ.

**This document only constitutes a valid insurance policy when it is issued in conjunction with a valid certificate of insurance or booking invoice between 31.07.2009 and 31.07.2010.**

**All policies must expire prior to 31.01.2012.**

#### IMPORTANT NOTICE

THE JET2.COM TRAVEL INSURANCE HAS BEEN SPECIFICALLY DESIGNED TO SUIT THE NEEDS OF JET2.COM TRAVELLERS.

IT IS IMPORTANT THAT YOU READ THE FOLLOWING INFORMATION REGARDING MEDICAL EXPENSES.

#### PLEASE NOTE:

This policy does not cover Medical or Cancellation/Curtailment claims arising from either your or a close relative's Pre-existing Medical Condition. Please read "Health Conditions" opposite and the definition of a Pre-existing Medical Condition overleaf.

Please read the attached policy together with your certificate of insurance or booking invoice and ensure that it meets your needs before departure.

#### SCHEDULE OF BENEFITS

Description	£ Cover (per insured)	£ Excess (Per Insured)
A Cancellation & Curtailment	Up to £500	£50** (20% of ticket cost for claims relating to ticket cancellation)
B Medical & Treatment Expenses	Up to £2,000,000	£100**
Travel & Accommodation Expenses	Up to £5,000	
C Hospital Benefit	£10 per complete 24 hours - up to £300	N/A
D Personal Effects & Baggage, Travel Documents and Delayed Baggage	Up to £750	
Single Item Limit	£150	£50
Valuables	£300	
Travel Documents	Up to £200	
Delayed Baggage	£50 per complete 24 hours - up to £100	
E Personal Money	Up to £500	
Cash limit	£100	£50
Cash (aged under 18)	£50	
F1 Travel Delay	£20 for the 1st 12 hours delay, then £10 thereafter up to £60	N/A
F2 Holiday Abandonment	£500	£50**
G Missed Departure	£300	£50
H Personal Accident		
Loss of Limbs or sight	£10,000	
Permanent Total Disablement	£10,000	N/A
Death Benefit	£10,000	
I Personal Liability	Up to £1,000,000	£50
J Legal Expenses	Up to £10,000	£50
K Flight Disruption	Up to £15,000	£50
<b>Wintersports Cover</b> (Available if a Wintersports single trip policy or an inclusive Annual Multi trip cover is purchased.)		
L Ski Equipment		
Owned	Up to £300	
Single Item Limit - owned	£150	£50
Hired	Up to £200	
M Ski Hire	£20 per day up to £200	N/A
N Ski Pack	Up to £75 per day up to £150	£50
O Piste Closure	Up to £20 per day up to £200	N/A
P Delay due to avalanche	Up to £100	£50
<b>Business Cover</b> (Available if Business Cover single trip policy or an inclusive Annual Multi trip cover is purchased.)		
Q Business Equipment	Up to £2000	£50
i Single Item Limit	£500	£50
ii Computer Equipment Single Item Limit	£1,500	£50
iii Business Samples	£500	£50
iv Business Equipment Delay	£100 per day up to £200	£50
v Emergency Courier	Up to £500	£50
vi Business Equipment Hire	£50 per day up to £500	N/A
R Business Money	Up to £1,000	£50
Cash Limit	£500	£50
S Additional personal Accident	2 x Normal Benefit	N/A

#### READ ME FIRST

The Underwriter hereby draws your attention to some important features of your travel insurance policy. If you would like more information, please contact the issuing agent, particularly if you feel the insurance may not meet your needs.

#### HEALTH CONDITIONS

Your policy excludes pre-existing medical conditions known to you concerning the health of: you, your relatives, your travelling companions, or anyone whose ill health would force you to cancel or cut short your trip. Please read the definition of a pre-existing medical condition on Page 3.

#### RECIPROCAL HEALTH AGREEMENT/EHIC

Travellers to European Union countries should obtain Form EHIC from their local Post Office (UK). This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of a Form EHIC, or Private Health Insurance, the deduction of the excess under Section B will not apply.

#### PROPERTY CLAIMS

These claims are paid based on the value of goods at the time you lose them and not on a 'new for old' or replacement cost basis. Wear, tear and depreciation will be deducted.

Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, such as an Airline Property Irregularity Report, a Hotel Managers report, etc.

#### POLICY DOCUMENT

You should read this document carefully. It gives you full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and underwriter to underwriter.

#### CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of your policy, while general exclusions and general conditions will apply to the whole of your policy. It is a condition of this policy that all material facts must be disclosed to the underwriter at the time of taking out this insurance. Failure to do so may result in the underwriter's non-liability for claims.

#### DATE RECOGNITION FAILURE

There is limited cover under the policy for claims arising from the failure of computers and other data processing systems to correctly recognise the year as it's true calendar date. The exact extent of this exclusion can be ascertained by reading exclusion 1 on page 6.

#### PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any mechanically propelled vehicle, conveyance, aircraft or watercraft.

#### POLICY LIMITS

All sections of your policy have limits on the amount the underwriter will pay under that section. There are also specific limits under the Personal Effects and Baggage section for: **single items; valuables;** items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

#### POLICY EXCESSES

Under most sections of the policy, claims will be subject to an excess. The excess will be applied per person, per section and per incident under which a claim is made. This means that you will be responsible for the first part of the claim. The amount you have to pay is the excess.

#### REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury or loss or damage to your property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of money which was not carried on your person unless placed in a safety deposit box or similar locked, fixed receptacle.

#### COOLING OFF PERIOD

We hope you are happy with the cover this policy provides. However, if after reading this policy document wording, this insurance does not meet your requirements, please return it within 14 days of issue and we will refund your premium provided no claims have been made on the policy during that time and you have not travelled. Thereafter you may cancel the policy at any time, however no refund of premium shall be made. To request a refund please telephone 0844 573 4161. If your policy is an annual multi-trip policy, we are not bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full you would be entitled to a proportionate rebate of premium in respect of the unexpired period of insurance.

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to ensure their travel insurance requirements are covered.

#### AGE LIMITS

There are different age limits under the policy according to the type of policy purchased. Please refer to the Policy Periods section on page 2.

#### RESIDENCY

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

#### GOVERNING LAW

This certificate shall be governed by and construed in accordance with the Law of England and Wales unless the certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

#### COMPLAINTS PROCEDURE

If you have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 7.

#### MISSED DEPARTURE

Your policy does not cover missed connecting flights.

#### CANCELLATION AND CURTAILMENT

The coverage under cancellation and curtailment only covers certain situations that lead to cancellation or curtailment. The reasons for cancellation are specified on page 3.

#### DECLARATION OF HAZARDOUS ACTIVITIES

There is no cover under the policy for claims arising from any activity not listed under the definition of the acceptable sports and leisure activities on pages 2, unless you have paid the additional premium prior to travel, to include an activity listed under the definition of hazardous sports and leisure activities and cover is confirmed on your certificate.

#### DRIVING ABROAD

Cover under the medical expenses and personal accident sections of this policy are extended to include claims arising as a consequence of you travelling as a driver and (or) passenger in any private motor vehicle or motorcycle under 50cc. It should be noted that no cover exists under the personal liability section of this policy for claims arising out of the use or possession of a motorised vehicle. Therefore, you are urged to seek confirmation from the vehicle owner or hirer that this area of cover is adequately provided for under an alternative insurance policy.

#### TERRITORIAL LIMITS

**Area 2** The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (excluding Algeria, Israel, Lebanon and Libya.)

**Area 4** Worldwide, including USA and Canada.

In addition, we will provide cover for a maximum of 5 days for necessary stop overs outside the chosen geographical limits as part of your travel arrangements.

## WHILE YOU ARE AWAY

### AXA Assistance - 24 Hour Emergency Service

AXA Assistance are open 24 hours a day, 365 days a year.

**AXA Assistance MUST be contacted as soon as possible in the event of you dying, incurring medical expenses in excess of £300, being involved in an accident, being admitted to hospital, curtailing for medical reasons or missing your flight due to medical reasons.**

Any minor illness or injury costs resulting in a claim should be paid by **you**, a receipt obtained and the amount reclaimed from AXA Assistance within 31 days of the event.

AXA Assistance will provide immediate help if **you** are ill or injured outside the **United Kingdom** or Channel Islands or Republic of Ireland. They provide a 24 hour emergency service 365 days a year and **you** can contact them on:

Emergency Number +44 (0)845 303 8594

Emergency Fax Number +44 (0) 845 280 1487

When **you** contact AXA Assistance, **you** will need to say **you** are insured with "Jet2.com" and give the following information:

**Your** name, **your** address, **your** phone number abroad, **your** certificate number noted on **your** certificate or booking invoice.

**AXA Assistance should only be contacted in a medical emergency. Please do not obstruct AXA Assistance telephone lines with non-essential calls**

**AXA Assistance may be contacted from anywhere in the world to provide assistance to you. If you experience difficulty getting through on the numbers listed above, AXA Assistance can also be contacted by telephone: 0044 203 2840981**

## WHEN YOU RETURN HOME - Making a Claim

**For all Sections** If **you** need to make a claim, please obtain a claim form no later than 31 days after the event by:

- Telephoning AXA Assistance on 0845 303 8595

When returning the claim form, please include all relevant documentation. Please send originals – not photocopies (keep copies for **your** records). For all claims **you** will need to send **your** original insurance certificate and **your** original booking invoice.

AXA Travel Insurance are an Insurers agent and in the matters of a claim act on behalf of the Insurer.

## POLICY PERIODS

### Policy Type – Single Trip

A single return **trip** as defined in the Period of Insurance.

The maximum age, at the date of departure, for this type of **policy** is as follows:

If **you** hold a valid Jet2 flight ticket – There is no age limit.

If **you** do not hold a valid Jet2 flight ticket – 74 if **you** are only travelling within Europe, or 64 if **you** require worldwide cover.

### Policy Type – One way Trip

A single outward **trip**, as defined in the Period of Insurance. The Period of Insurance shall expire normally or in any event not later than 24 hours after the time **you** first leave the immigration control of **your** final destination country.

The maximum age, at the date of departure, for this type of **policy** is as follows:

If **you** hold a valid Jet2 flight ticket – There is no age limit.

If **you** do not hold a valid Jet2 flight ticket – 74 if **you** are only travelling within Europe, or 64 if **you** require worldwide cover.

### Policy Type – Annual Multi-Trip

Any number of return **trips** as defined above. This type of **policy** includes:

- A maximum of 31 days any one **trip**, unless **you** have purchased an annual **policy** with a maximum **trip** duration of 17 days per **trip**.
- Cover for overnight **trips** within the **UK**, Channel Islands and Isle of Man providing the **trip** is over 50 miles from **home** and accommodation has been pre-booked for two or more nights, and

The maximum age for this type of **policy** is 64 at the date of issue.

### Period of Insurance – Single Trip / One-Way Trip

• Under Section A (for cancellation), the insurance is effective from the date of issue of the **certificate** and terminates on commencement of **your** **trip**. In respect of all other sections, the insurance commences when **you** leave to commence the **trip** described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the **policy** period as shown on the **certificate**;
- **Your** return as planned, at the end of the **trip**,
- **Your** first return prior to the planned return at the end of the **trip**.

The period of insurance will be extended day by day up to a maximum of 30 days after the expiry of the period stated on the **certificate** when the return is necessarily delayed as a result of **your** ill health or failure of **public transport**, provided that AXA Assistance has been notified.

In respect of one-way **trips** only the period of insurance shall cease with whichever occurs first of the following: the expiry of the **policy** period or 24 hours after the time **you** first leave the immigration control of **your** final destination country.

### Period of Insurance - Annual Multi-Trip only

Under Section A (for cancellation), the **policy** is effective from the later of either:

- the date of issue of the **certificate**; or
- the time at which the **trip** is booked and ends at which ever happens first:
- the start of **your** **trip**; or
- the expiry of the **policy**

In respect of all other sections, the **policy** commences when **you** leave to commence the **trip** described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the **policy** period as shown on the **certificate**;
- **Your** return as planned, at the end of the **trip**,

## POLICY DEFINITIONS

- **Your** **trip** exceeding the maximum **trip** length.

Wherever the following words or phrases appear within this **policy** they will always have the same meaning and will appear in bold.

### Acceptable Sports and Leisure Activities

Category 1 Acceptable sports and leisure activities

Archery, if adequately supervised, badminton, baseball, basketball, beach games, bungee jumping (up to 1 jump), canoeing, clay pigeon shooting, cricket, cycling (other than specified), deep sea fishing, dinghy sailing, dragon racing, fell walking, fencing, fishing, football, Frisbee, golf, hiking (under 2000 metres altitude), horse riding (up to 7 days), hot air ballooning which has been organised in the UK prior to departure, ice skating, jet boating, jet ski-ing, jogging, korfbal, marathon running, motorcycling up to 50cc, netball, orienteering, outward bound pursuits, paintballing, parascending (over water), pony trekking, racquetball, rambling, river canoeing, roller skating, roller

blading, rounders, rowing, running-sprint/long distance, safari (UK organised), sail boarding, sailing within territorial limits, scuba diving up to 15 metres if adequately supervised, snow sledging, snorkelling, squash, surfing (under 14 days), tobogganing, tennis, track events, trekking (under 2000 metres altitude), triathlon, ultimate frisbee, volleyball, war games, water polo, water ski-ing, white water rafting (Grade 1 to 4), windsurfing, work abroad including manual work being restricted to bar work and fruit picking (not involving the use of agricultural machinery), yachting (racing/crewing inside territorial waters)

The following activities are not included in the definition:

White water canoeing, bmx or mountain biking, horse jumping, hunting on horseback, polo on horseback, scuba diving within 24 hours prior to departure.

### Accident/Accidental

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a Loss. In no event shall the contracting of any disease and/or illness or medical condition, nor the injection or ingestion of any substance, be considered an **accident**. An event which directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an **accident**.

### Act of 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 government(s), 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.

### Cancellation Costs

Travel and accommodation expenses paid or contracted to be paid by **you** in respect of **your** **trip**.

### Cash

Currency notes and coins.

### Certificate/Policy/Evidence Number

An insurance validation **certificate** or Jet2 booking invoice validate and activate this insurance wording. Where ever the word "**Policy**" is shown this shall be deemed to read "**Certificate**" and vice versa.

### Close Business Associate

Any person in the same employment as **you** in **your** **country** of residence, whose absence from business for one or more complete days at the same time as **you** prevents the effective continuation of that business.

### Common-Law Partner(s)

Any couple (including same sex) in a common-law relationship or who have cohabited for at least 6 months.

### Computer equipment

Communication devices and other business related equipment which is carried by **you** in the course of **your** business.

### County of Residence

The country where **your** **home** is.

### Curtailment Costs

Travel costs necessarily incurred to return **you** **home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

### Excess

Where applicable, the **excess** is the first amount of the claim for each person, each section and each incident which is payable by **you**. The **excess** amounts are shown in the Schedule of Benefits on page 1.

### Golf Equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

### Hazardous Sports and Leisure Activity (ies)

Any activity not defined within the **acceptable sports & activities** or **wintersports** definitions.

The following activities are considered to be **hazardous sports and leisure activities**. **You** will only be covered whilst participating in this **hazardous sports and leisure activities**, if **you** have paid the appropriate additional premium before **your** **trip** commenced and the activity is shown on **your** **certificate**.

### We will not:

- Cover any child aged under 10, who is not supervised by an **insured** adult when participating in a **hazardous sport & leisure activity**; or
- Cover any person aged 66 or over, who is participating in a **hazardous sport & leisure activity**; or
- Provide any cover if **you** receive any financial reward or gain as a result of **you** participating in **hazardous sports & leisure activities**; or
- Pay any personal liability claim, which arises directly or indirectly from, a result of **you** participating in **hazardous sports & leisure activities**.

### Category 2 activities

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Bungee training (no contact), Bungee jumping (up to 3 jumps), camel riding, cave rafting, cycle touring, dinghy sailing (competitive), dog sledging, elephant riding, flying as passenger in a private plane helicopter or light aircraft, go karting, gymnastics, hiking (between 2,000 and 4,000 metres altitude), hockey, horse riding and pony trekking (over 7 days but not horse jumping, hunting on horseback, polo on horseback), hot air ballooning (non-UK organised), hydro zorbing, kayaking, lacrosse, manual work up to heights of 3 metres (excluding the use of mechanical machinery), martial arts (training only), use of motorcycles over 50cc, mountain biking (excluding downhill or extreme riding), 4x4 off-roading, quad biking, rugby, safari (non-UK organised and not involving the use of firearms), scuba diving between 15 and 30 metres in depth (provided **you** hold the relevant qualifications), sea canoeing, snow mobiling, surfing (over 14 days, amateur), trekking (between 2,000 and 4,000 metres altitude).

### Category 3 activities

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Abseiling, american football, gliding, outdoor endurance events, sailing (outside territorial waters), sand boarding, sand yachting, white water canoeing, white water rafting (grade 5 to 6 inclusive), yachting (racing / crewing) – outside territorial waters.

### Category 4 activities

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Animal riding (other than specified), bmx cycling, bob sleighing, canyoning, heli-skiing, horse jumping (not hunting on horseback, polo on horseback), ice hockey, land yachting, luging, off-piste skiing, scuba diving between 30 and 40 metres in depth (provided **you** hold the relevant qualifications) skateboarding, ski blading, trekking/hiking (between 4000 and 6000 metres altitude), wrestling.

### Home

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

### Loss of Sight

The complete and irrecoverable **loss of sight** of one or both eyes.

## Loss of Limb(s)

Loss by physical severance of a hand at or above the wrist or a foot at or above the ankle.

## Material Fact

Any fact which is known to **you**, which is likely to influence the **underwriter** in the acceptance or assessment of this insurance.

## Medical Practitioner

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

## Permanent Total Disablement

Disablement which, from the moment of **accident**, entirely prevents **you** from attending to any business or occupation of any and every kind and which lasts 12 calendar months and, at the expiry of that period, is, in the opinion of the **underwriter's** Medical Advisors, beyond expectation of improvement.

## Personal Effects

Luggage, clothing, **valuables** and personal items which are owned by **you** and have been either taken or purchased on the **trip**.

**The following items are not considered to be personal effects:**

Antiques, any property held or used for any business or professional purposes, audio & visual equipment of any kind, bicycles, binoculars, bonds, camcorders, cassettes and cassette players, cellular phones, cheques, compact discs and compact disc players, computer and telecommunication equipment of any kind, computer games, contact or corneal lenses, coupons, **cash**, diving equipment, documents of any kind, furs, **golf** and **ski equipment**, MP3 players, musical instruments, radios, securities, spectacles, stamps, sunglasses, tape recorders, television sets, travellers cheques, video equipment, video games.

## Pre-existing Medical Condition

A medical condition known to **you** which has been suffered or for which medication, advice or treatment has been received within 9 months prior to the date of application.

## Public Transport

A train, bus, coach, ferry service, or scheduled flights (non-internal) running to a published timetable to join the booked travel itinerary.

## Relative

Brother, brother-in-law, **Common-Law Partner**, daughter, daughter-in-law, fiancé(e), grandchild, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, or spouse who live in **your country of residence**.

## Resident

To be a resident of the **UK**, **your** main and usual place of residence must be in the **UK**. **You** must be registered with a medical practitioner in the **UK** and **you** must not have been abroad for more than 6 months in the last year.

## Self Drive Holidays

A holiday, the itinerary of which does not include transportation by means of public transport, or by means of the services of other privately owned coach/tour operators.

## Serious Illness or Injury

Any illness or injury which:

- restricts **your** mobility; or
- results in **you** being a patient in hospital for more than 48 hours.

## Severe Weather

Weather of such severity that the Police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that is unsafe for individuals to attempt to travel via the route originally envisaged by **you**, or by any reasonable alternative route.

## Single Item

Any one article, pair, set or collection.

## Ski Equipment

Skis, ski sticks, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

## Ski Pack

Shall mean **Your** ski pass and hire or tuition fee.

## Sports Equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity. This excludes **ski** and **golf equipment**.

## Trip, Trip duration

A journey which begins when **you** leave to commence **your trip** and ends on **your** planned return, during the period of insurance, to either:

- a) **Your home**, or
- b) The place at which **you** are temporarily residing, or
- c) A hospital or nursing home in the **UK** following **your** repatriation.

## UK, United Kingdom

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

## Underwriter

Inter Partner Assistance.

## Us, We, Our

Acumus Insurance Solutions Limited.

## Valuables

Animal skins, articles made of or containing gold, silver or other precious metals, cameras, jewellery, leather goods, photographic equipment, precious or semi-precious stones, silks, telescopes, watches.

## Wintersports

Guided cross country skiing, mono skiing, off-piste skiing or snowboarding, recreational racing, skiing, snow boarding and snow sledging.

**Wintersports does not include:**

Freestyle skiing, heli-skiing, ice hockey, lugging, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snow mobilising and tobogganing.

## You, your

Any person named on the **certificate**.

## SECTION A – CANCELLATION AND CURTAILMENT

### THE INSURANCE

#### ▽ What You Are Covered For:

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on page 1, for **your** proportion of the costs which **you** have paid or agreed to pay and which **you** cannot recover from any source, if it is necessary and unavoidable to cancel or cut short **your trip** as a result of:

- (a) death, **serious injury or illness**, during the period of insurance of:
  - **you**; or
  - a person **you** are travelling with; or
  - a **relative**; or
  - a **close business associate** who lives in the **United Kingdom**; or
  - a friend or **relative** who lives abroad with whom **you** are staying.

#### (b) **you** or the person **you** are travelling with:

- being required in the **UK** for jury service, as a witness in a Court of Law; or
- being under compulsory quarantine; or
- being required to be present by the Police, as a result of **your home** or their **home** or usual place of business in the **UK** suffering a burglary within 7 days of the start of **your trip**; or
- suffering **accidental** damage to **your home** or to **your** travelling companion's **home** within 7 days of the start of **your trip**; or
- being made **redundant** under current Redundancy legislation; or
- being pregnant and **you** or the person **you** are travelling with, are expected to give birth within 3 months of the booked start date or return date of **your trip**; or
- suffering any medical complications arising from pregnancy or childbirth prior to the 6th month; or
- being posted overseas or receiving emergency requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services.

In addition, if **you** have booked a **self drive holiday** and it is necessary to cancel **your trip** as a result of **your** vehicle being involved in an **accident** within seven days of **your** intended **trip duration**, the **underwriter** will pay for **your** proportion of the costs which **you** have paid or agreed to pay and which **you** cannot recover from any source.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section A:

- the **excess** as shown in the Schedule of benefits on page 1;
- any claim for curtailment which has not been approved by AXA Assistance, prior to **your** return to the **UK**.
- any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing **you** to cancel or cut short **your trip**;
- any costs which **you** have paid or agreed to pay, if **your trip** is cancelled or curtailed for the following reasons:
  - i claims arising directly or indirectly as a result of a **pre-existing medical condition** relating to **you**, **your** travelling companion, a **relative** or **close business associate** of **you** or **your** travelling companion, or the person with whom **you** have arranged to stay whilst on the **trip**.
  - ii the person whose medical condition giving rise to the claim:
    - (a) is travelling for the purpose of having medical treatment during the **trip duration**; or
    - (b) is travelling against the advice of a **medical practitioner**; or
    - (c) has received a terminal prognosis by a registered doctor before taking out this **policy**; or
    - (d) is on a hospital waiting list; or
    - (e) is awaiting the results of medical investigations.
  - iii **you** have failed to have any recommended vaccines, inoculations or medications prior to **your trip**
  - iv **you** have failed to get the relevant passport or visa
  - v unlawful or criminal proceedings against **you** or a person **you** are travelling with
  - vi **redundancy**, which is not notified during the period of insurance
  - vii any claims arising directly or indirectly from pregnancy if **you** or the person **you** are traveling with were pregnant when **you** took out this **policy** or booked this **trip** and where the pregnancy will exceed 26 weeks by the return date of the **trip**
  - viii medical complications arising from pregnancy or childbirth where prior medical complications have existed
  - ix **your** disinclination to travel, phobias, anxiety or stress
  - x **your** personal financial circumstances, other than **you** being made **redundant** after the issue date of the **certificate**
  - xi **your** late arrival at the airport or port after check in or booking in time
- any costs in respect of the following:
  - i any claims arising directly or indirectly from the cancellation or curtailment of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
  - ii loss of air passenger duty
  - iii unused timeshare property, airmiles or other promotions of this nature
  - iv **your** loss of enjoyment of the **trip**, however caused
  - v **your** failure to advise us of any **material fact** prior to the issue of the **certificate** or prior to **your** departure on **your trip**
  - vi unused portions of **your** original ticket, where repatriation has been made
  - vii **your** travel expenses for **you** to return to the **UK**, if **you** do not already possess pre-paid return travel tickets
  - viii any cancellation or **curtailment costs** which the **underwriter** would not have had to pay, had **you** notified the travel agent, tour operator or provider of transport or accommodation immediately after **you** knew **you** would be cancelling or curtailing **your trip**
  - ix any repair costs to **your** private motor vehicle
  - x any claim resulting from **you** or a person **you** are travelling being posted overseas or receiving an emergency requirement of duty, following an **act of terrorism**, war or invasion.

## SECTION B – MEDICAL AND TREATMENT EXPENSES

#### ▽ What You Are Covered For:

If **you** become ill or are injured during the **trip**, the **underwriter** will pay up to the amount shown in the Schedule of benefits on page 1, for up to 12 months after the start date of the treatment for:

#### (i) Medical and treatment expenses

- reasonable and customary medical, surgical and hospital expenses incurred outside **your country of residence**
- emergency dental treatment for the relief of pain up to £400.

The **underwriter** reserves the right to repatriate, when in the opinion of the **underwriters** medical advisors, **you** are fit to travel.

#### (ii) Funeral and Repatriation expenses

If **you** die during the **trip** or one-way **trip**, the **underwriter** will pay up to £3,000 for the following:

- the funeral expenses in the country where **your** death occurs, or
- the cost of returning **your** body or ashes **home**

#### (iii) Travel and accommodation expenses

- reasonable additional travel and room only accommodation expenses incurred by **you** and one person travelling with **you**, as a result of **you** receiving medical advice from a registered doctor in attendance and the **underwriter's** medical advisors, that **your** originally planned return journey **home** to the **UK** is impossible due to medical reasons.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in

connection with claims made under section B:

- the **excess** as shown in the Schedule of benefits on page 1
- any costs or expenses, if **you** have not advised AXA Assistance and received their agreement to these costs, in the event of **you**:
  - a dying, or
  - b incurring medical or treatment expenses above £300, or
  - c being involved in an **accident**, or
  - d being admitted to hospital, or
  - e curtailing **your trip** due to medical reasons; or
  - f missing **your flight** due to medical reasons
- any medical costs or expenses, if **you** are in Australia and **you** have not enrolled with Medicare
- claims arising directly or indirectly as a result of a **pre-existing medical condition** relating to **you**, **your** travelling companion, **relative** or **close business associate of yours** or **your** travelling companion or the person with whom **you** have arranged to stay whilst on **your trip**.
- any medical, hospital or treatment expenses in **your country of residence** or the country in which **you** are temporarily residing and commenced **your trip** from.
- any medical, hospital, treatment, funeral or repatriation expenses if **you**:
  - a have received a terminal prognosis by a registered doctor before taking out this **policy**, or
  - b are travelling for the purpose of obtaining medical treatment, or
  - c are travelling against the advice of a **medical practitioner**, or
  - d are on a hospital waiting list, or
  - e are awaiting the results of medical investigations
- any medical, hospital, treatment expenses, which in the opinion of the **underwriter's** medical advisors, are not essential or can be reasonably delayed until **your return home to the UK**
- any costs arising from **you** arranging a single or private accommodation room in a hospital, clinic or nursing home
- claims arising directly or indirectly from pregnancy, if:
  - a **you** were pregnant when **you** took out this **policy** or booked this **trip** and were therefore aware that the pregnancy will exceed 26 weeks by the return date of the **trip**, or
  - b **you** have had complications in any previous pregnancy
- dental treatment which is not for the purpose of relieving immediate pain or suffering
- any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered **medical practitioner**
- any medical, hospital or treatment expenses, which **you** have incurred after:
  - a **you** have refused the offer of repatriation when, in the opinion of the **underwriter's** medical advisors, **you** are fit to travel
  - b the **underwriter** has repatriated **you** to **your** final destination, rather than the **UK**, during **your** one-way **trip**
- any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a **serious injury**, which in the opinion of the **underwriter's** medical advisors, cannot be reasonably delayed until **your return home**
- non continuous treatment
- any up-grades from economy class travel, unless the **underwriters** medical advisors specify this necessary on medical grounds
- any costs or expenses if **you** do not have a pre-paid return ticket to the **UK**, or the country in which **you** are temporarily residing, at the start of **your trip**
- any medication or drugs which **you** know **you** will need at the start of the **trip**
- the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which **you** went into hospital or clinic abroad
- loss or damage to dentures, artificial limbs, hearing aids, contact or corneal lenses or prescription spectacles
- any repatriation expenses to the **UK**, if **you** are travelling on a one way **trip** and **your** final destination is nearer.

## SECTION C – HOSPITAL BENEFIT

### ▽ What You Are Covered For:

The **Underwriter** will pay **you** the amount shown in the Schedule of benefits for each and every completed period of 24 hours for which **you** are an in-patient in a hospital, as a direct result of an **accidental** injury or illness which is covered under Section B.

## SECTION D – PERSONAL EFFECTS AND BAGGAGE, TRAVEL DOCUMENTS AND DELAYED BAGGAGE

### ▽ What You Are Covered For:

#### (a) Personal effects and baggage -

The **underwriter** will pay for **accidental** loss, theft or damage to **your personal effects**, up to the amount shown in the Schedule of benefits on page 1.

#### (b) Travel Documents -

The **underwriter** will pay for any reasonable expenses **you** incur, whilst obtaining replacement passports, green cards, visas, accommodation vouchers and petrol coupons or travel tickets which have been lost or stolen during the **trip**, up to the amount shown in the Schedule of benefits on page 1.

#### (c) Baggage delay -

The **underwriter** will pay for the purchase of essential items, up to the amount shown in the Schedule of benefits on page 1, if **your personal effects** are delayed or lost in transit on **your** outward journey for more than 24 hours.

### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section D:

- the **excess** as shown in the Schedule of benefits on page 1
- claims for theft of **your personal effects** and baggage if **you** have not notified the Police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- more than £50 per **single item**, up to a maximum of £150 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- wear, tear, or depreciation
- loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- damage caused by the leakage of powder or liquid carried within **your personal effects** or baggage
- any breakage of fragile articles, unless the breakage is caused by fire or an **accident** involving the vehicle in which **you** are being carried
- claims arising for loss, theft or damage to:
  - a prams or buggies, or
  - b wheelchairs, or
  - c motor vehicles, or

- d marine equipment, or
  - e diving equipment, or
  - f watercraft, surfboards, sailboards or their related accessories, or
  - g other equipment or fittings of any kind
- damage to, or loss or theft of **your personal effects** or baggage, if they have been left:
    - a unattended in a place to which the general public has access
    - b in the custody of a person who does not have an official responsibility for the safekeeping of the property
    - c in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a Police report
  - loss or damage to **sports equipment**, whilst in use
  - loss, theft or damage to anything being shipped as freight under a Bill of Lading, dentures, bridgework, artificial limbs, hearing aids of any kind, or items being carried on a vehicle roof rack
  - loss, theft or damage to **valuables**, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle
  - any claim for baggage delay if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.
  - Loss, theft or damage arising from:
    - a mechanical or electrical breakdown
    - b moth or vermin
    - c processes or cleaning, restoring or repairing

## SECTION E – PERSONAL MONEY

### ▽ What You Are Covered For:

The **underwriter** will pay for the loss or theft of **your cash** and travellers cheques which occurs within 72 hours prior to travel and during **your trip**, up to the amount shown in the Schedule of benefits on page 1.

### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section E:

- the **excess** as shown in the Schedule of benefits on page 1
- any loss or theft of **money** if **you** have not notified the Police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- any loss, if **you** have not taken reasonable steps to prevent a loss happening
- loss or theft of **money** that is:
  - not on **your** person; or
  - not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation
- loss or theft of travellers cheques, if the issuer provides a replacement service
- depreciation in value, currency changes, shortage caused by any error or omission, loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.

## SECTION F1 & F2 – TRAVEL DELAY AND HOLIDAY ABANDONMENT

### ▽ What You Are Covered For:

#### F1 Travel Delay

The **underwriter** will pay **you** the amount shown in the Schedule of benefits on page 1, if **your** planned:

- First outward flight, rail, coach or sea **trip** on **your** scheduled departure, or
- Final outward flight, rail, coach or sea **trip** on **your** scheduled return is delayed for 12 hours or more.

#### F2 Holiday abandonment

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on page 1, for travel and accommodation expenses which **you** have paid or have contracted to pay and which **you** cannot recover from any source, if **your** holiday or journey is necessarily cancelled following a delay of 24 hours or more from the scheduled departure time.

Alternatively, in respect of **Self Drive Holidays** the benefits described in F1 and F2 shown above will become payable if **you** are delayed for at least twelve hours from travelling in **your** own vehicle either to or from the **Self-Drive Holiday** destination specified in the booking confirmation supplied to **you** due to:

- Severe Weather, or
- **accidental** damage to the self-driven Vehicle, including towed caravans, that occurs en route to the self-drive destination and where repairs cannot be effected within twelve hours of the **accident**.

### ◀ What You Are Not Covered For:

The **underwriter** will not pay the following in addition to the general exclusions on page 6 in connection with claims made under section F1 & F2:

- the **excess** as shown in the Schedule of benefits on page 1
- any compensation if **you** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **your** holiday, the scheduled departure time and the actual departure time of **your** flight, rail journey or sailing, if applicable.
- any delay which is due to strike or industrial action which had started or was announced before **you** took out this **policy**.
- compensation under both the 'travel delay' and 'holiday abandonment' sections of this **policy**.
- any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
- **your** failure to check-in according to the itinerary supplied to **you**

## SECTION G – MISSED DEPARTURE

### ▽ What You Are Covered For:

The **underwriter** will pay **you**, up to the amount shown in the Schedule of benefits on page 1, for reasonable additional accommodation and travel expenses, if **you** arrive at:

- **your** last departure point from the **UK** or the country in which **you** are temporarily residing, or
- the last departure point for **your** return journey to the **UK** or the country in which **you** are temporarily residing,

too late to board **your** booked flight, train or sailing, as a result of the following:

- a Scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown, or
- b The private motor vehicle in which **you** are travelling suffering from mechanical breakdown or failure, or
- c The private motor vehicle in which **you** are travelling being directly involved in a road traffic

accident, which resulted in mechanical breakdown or failure.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section G:

- the **excess** as shown in the Schedule of benefits on page 1
- any upgrade in accommodation
- any claim arising as a result of **you** not having taken reasonable steps to complete the journey to the departure point on time
- any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point
- any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle, has not been properly serviced and maintained
- any repair costs to **your** private motor vehicle
- any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage
- any claim arising from missed connecting flights.

## SECTION H – PERSONAL ACCIDENT

#### ▽ What You Are Covered For:

The **underwriter** will pay **you** or **your** estate a lump sum, as shown in the Schedule of benefits on page 1, if **you** suffer bodily injury as a result of an **accident** during **your** trip which causes:

- **your** death, or
- permanent loss of one or more limbs by physical separation at or above the wrist or ankle, or
- permanent loss of all sight in one or both eyes, or
- **permanent total disablement** from carrying out **your** usual occupation within 12 calendar months from the date of the **accident**.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section H:

- any benefit if **you** cannot prove to the **underwriter** that the **permanent total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life
- more than one lump sum under this section.

## SECTION I – PERSONAL LIABILITY

#### ▽ What You Are Covered For:

The **underwriter** will pay for **your** legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in the the Schedule of Benefits on page 1, for any event which relates to an incident caused by **you** during the **trip** or one way **trip**, which results in:

- injury, illness or disease to another person
- loss or damage to property which does not belong to **you**, any member of **your** family or anyone in **your** service and is not in the custody, control or care of **you**, any member of **your** family or anyone in **your** service.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section I:

- the **excess** as shown in the Schedule of benefits on page 1
- claims arising directly or indirectly from, happening through or in consequence of:
  - contractual liability, employers liability, or liability to a member of **your** family, anyone in **your** service, **your** travelling companion's family or to **your** travelling companion; or
  - animals belonging to **you**, or in **your** care, custody or control; or
  - wilful, malicious or unlawful acts, criminal acts or assault; or
  - the ownership, possession or use of firearms or weapons of any kind; or
  - the pursuit of trade, business or profession; or
  - ownership, possession, use or occupation of land or buildings (other than occupation only of any temporary residence); or
  - the influence of intoxicating liquor or drugs; or
- claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any motorised or mechanical vehicle (including attached trailers or caravans), automobile, aircraft, watercraft or vessel, or any mechanically propelled conveyance; or
- claims for legal fees and costs resulting from any criminal proceedings.
- any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
- any liability arising in respect of any wilful or criminal act or assault
- any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **you** or in **your** care, custody or control.

## SECTION J – LEGAL EXPENSES

#### ▽ What You Are Covered For:

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on page 1, for legal costs and expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of **your** death, **serious illness** or personal **accident** during **your** trip.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section J:

- the **excess** as shown in the Schedule of benefits on page 1
- any costs or expenses which have been incurred without prior approval of the **underwriter**
- any claim where the **underwriter** considers **your** prospect of success in achieving a reasonable benefit to be insufficient
- any claim emerging from the pursuance to a contingent fee agreement between **you** and **your** counsel
- any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action
- any claim arising from **you** pursuing legal proceedings as part of and (or) on behalf of a group or organisation
- any claim for legal costs where **you** are pursuing a legal action against Jet2.com, Jet2 Holidays, the **underwriter**, Acumus Insurance Solutions Limited, AXA Assistance or any other Primary Group Company
- any claim against any member of **your** family or travelling companion.
- any claim for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
- pursuing claims as part of or on behalf of a group or organisation.

## SECTION K – FLIGHT DISRUPTION

#### ▽ What You Are Covered For:

The **Underwriter** will pay, up to the amount shown in the Schedule of benefits on page 1 in respect of airport docking costs in the event that **your** outward or return Jet2.com flight is unavoidably redirected, mid flight, due to **your** death, injury or illness as certified by a registered medical practitioner that occurs during the Period of Insurance.

A claim under this Section must be supported by written confirmation from the attending doctor of the nature of the injury or illness which necessitated the redirection of the flight, along with the Jet2.com invoice sent to **you** in respect of the docking costs.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section K:

- any claim arising directly or indirectly from **your** disinclination to travel, fear of flying, anxiety, stress or panic attacks
- any claim arising from alcoholism, intoxicating drink or drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **medical practitioner**, but not for drug addiction.)

If **you** have purchased a **wintersports** single trip policy or an annual **wintersports** policy and the cover is shown on **your** certificate or booking invoice, cover sections L-P inclusive apply:

## SECTION L – SKI EQUIPMENT

### WINTERSPORTS COVER

#### ▽ What You Are Covered For:

The **underwriter** will pay, up to the amount shown in the Schedule of benefits on page 1, for **accidental** loss, theft of or damage to **ski equipment**, which is owned or hired by **you**. If **you** own the **ski equipment**, the **underwriter** will take off the following amounts for wear and tear:

AGE OF SKI EQUIPMENT	DEDUCTION
Up to 1 year old	10% of purchase price
1 to 2 years old	30% of purchase price
2 to 3 years old	50% of purchase price
3 to 4 years old	70% of purchase price
4 to 5 years old	80% of purchase price

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section L:

- the **excess** as shown in the Schedule of benefits on page 1
- claims for **ski equipment** which is owned by **you**, if it is over five years old
- more than **your** liability for the loss or damage to any hired **ski equipment**
- any claim for loss or theft of **ski equipment**, if **you** have not notified the Police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- more than £50 per **single item**, up to a maximum of £200 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- claims arising from delay, detention, seizure or confiscation by Customs or other officials
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **ski equipment**, if it has been left:
  - unattended in a place to which the public have access; or
  - left in an unattended motor vehicle; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property.

## SECTION M – SKI HIRE

#### ▽ What You Are Covered For:

If **your** own **ski equipment** is:

- lost, stolen or damaged; or
- misdirected or delayed in transit by more than 12 hours

the **underwriter** will pay for the cost of hiring **you** the necessary **ski equipment** for each 24 hour period **you** are without **your** own **ski equipment**, up to the amount shown in the Schedule of benefits on page 1.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section M:

- any claim for loss or theft of **your** own **ski equipment** if **you** have not notified the Police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- any claim, if the loss or theft of **your** own **ski equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- claims arising from **your** own **ski equipment** being delayed, detained, seized or confiscated by Customs or other officials
- claims for loss or theft of, or damage to **your** own **ski equipment**, whilst being shipped as freight or under a Bill of Lading
- damage to, or loss or theft of **your** **ski equipment**, if it has been left:
  - a unattended in a place to which the public have access; or
  - b in an unattended motor vehicle; or
  - c in the custody of a person who does not have an official responsibility for the safekeeping of the property.

## SECTION N – SKI PACK

#### ▽ What You Are Covered For:

If **you** are unable to use **your** ski pass, tuition or ski hire due to:

- being involved in an **accident**; or
- **your** sickness; or
- the loss or theft of **your** ski pass; or

the **underwriter** will pay **you**, up to the amount shown in the Schedule of benefits on page 1, for the proportionate value of any unused ski pass, ski hire or tuition fee.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section N:

- any claim, if the loss or theft of **your** ski pass is not notified to the Police within 24 hours of its discovery and **you** have obtained a written report, which includes the crime reference number.
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- loss or theft of **your** ski pass, if it was left:
  - unattended in a place to which the public have access; or
  - in an unattended motor vehicle; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property
- claims arising directly or indirectly as a result of **your pre-existing medical condition**.
- claims arising from a medical condition which is not substantiated by a report from the treating doctor, confirming **your** inability to ski
- claims for loss of enjoyment, however caused.

### SECTION O – PISTE CLOSURE

#### ▽ What You Are Covered For:

The **underwriter** will pay a benefit, as shown in the Schedule of benefits on page 1, if **you** are unable to ski for a continuous period in excess of 12 hours, due to a lack of snowfall or adverse weather conditions during the months of December to March inclusive, at **your** pre-booked **wintersports** resort.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section O:

- any benefit, if **you** are not skiing in a pre-booked **wintersports** resort which is 1,000m above sea level
- any benefit, if **you** are unable to provide a report from the resort management substantiating **your** claim
- any benefit, if an alternative resort is available
- any benefit, if the piste closure was in existence prior to **your** arrival in **your** pre-booked **wintersports** resort
- claims for loss of enjoyment, however caused.

### SECTION P – DELAY DUE TO AVALANCHE

#### ▽ What You Are Covered For:

If **your** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **your** pre-booked **wintersports** resort, the **underwriter** will pay **you** an amount, as shown in the Schedule of benefits on page 1, for additional travel and accommodation expenses.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section P:

- the **excess** as shown in the Schedule of benefits on page 1
- any claim, if **you** are unable to provide a report from the resort management substantiating **your** claim
- compensation under sections F1, F2 and G

### SECTION Q – BUSINESS COVER

#### BUSINESS COVER

##### Business Equipment

#### ▽ What You Are Covered For:

- the **Underwriter** will pay:
    - i) up to £2,000 per trip for the loss, theft of, or damage to your Business Equipment:
      - up to a limit of £500 for any one item, pair or set;
      - up to a limit of £1,000 for computer equipment;
      - up to a limit of £500 for business samples.
    - ii) up to £200 per trip for the purchase of essential items of Business Equipment, if your Business Equipment is delayed or lost during your outward journey for more than 24 hours. You must get written confirmation of the length of the delay and receipts for any items that you buy.
    - iii) up to £500 per trip for emergency courier expenses you have to pay to replace Business Equipment essential to your intended business following a claim made under Section Q
    - iv) up to £50 for each 24-hour period, to a maximum of £500 per trip, for hiring Business Equipment if:
      - your Business Equipment is delayed during your outward journey for more than 24 hours (you must get written confirmation of the length of the delay); or,
      - your Business Equipment is lost or damaged during your trip.
- You must keep all receipts for hire costs and send them in with your claim form.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section Q:

- the **excess** as shown in the Schedule of benefits on page 1
- any loss, theft of or damage to Business Equipment during a journey, unless you report this to the carrier and get a property irregularity report at the time of the loss. Any claims for loss, theft or damage must then be made to the carrier within seven days;
- any item, pair or set where you are not able to provide reasonable proof of value (for example, original receipts);
- any loss, theft of or damage to Business Equipment shipped as freight or under a bill of lading;
- anything mentioned in the exclusions to Section D – Personal Baggage, except items of Business Equipment;

### SECTION R – BUSINESS MONEY

##### Business Money

#### ▽ What You Are Covered For:

Business Money which is the property of you (if self-employed) or your employer is covered while you are carrying it on your person (in an item of clothing you are wearing or in a container which you are holding or which is attached to you) or if you have left it in a locked safety deposit box during your trip, if it is:

- damaged or destroyed;
- lost or stolen.

The most we will pay you in total per trip under this section is £1,000, of which the total for cash is £500.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section R:

- the **excess** as shown in the Schedule of benefits on page 1
- anything mentioned in the exclusions to Section D – Personal Baggage, and Section E – Money;

### SECTION S – PERSONAL ACCIDENT

#### Personal Accident

#### ▽ What You Are Covered For:

The benefits provided under Section x – Personal Accident, will be doubled if you are travelling on a booked business trip in which your transport and accommodation has been paid by you (if self-employed) or your employer, and you can provide proof that the purpose of your trip was your business.

#### ◀ What You Are Not Covered For:

The **underwriter** will not pay for the following in addition to the general exclusions on page 6 in connection with claims made under section Q

- anything mentioned in the exclusions to Section H – Personal Accident;

### EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

The **underwriter** is not responsible for any claims arising:

1. which are claims in any way caused or contributed to by:
  - i the failure of; or
  - ii the fear of the failure of; or
  - iii the inability ofany equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date (except claims under sections, B, C and H).
2. which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
  - **act of terrorism**; or
  - nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
  - war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
  - seizure or illegal occupation; or
  - confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
  - discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
  - chemical or biological release or exposure of any kind; or
  - attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
  - threat or hoax, in the absence of physical damage due to an **act of terrorism**; or
  - any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**
3. from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel
4. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
  - ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
  - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
5. from **you** engaging in any illegal or criminal act
6. from any consequential loss whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this **policy**, except as provided in Section D, relating to loss of travel documents)
7. directly or indirectly out of **your** financial incapacity
8. which, but for the existence of this **policy**, would be covered under any other
  - insurance policy (policies), including any amounts recovered by **you** from private health insurance; or
  - EHC payments; or
  - any reciprocal health agreements; or
  - airlines; or
  - hotels; or
  - **home** contents insurers; or
  - any other recovery by **you**, which is the basis of a claim
9. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation
10. from **your** death, **serious injury or illness** as a result of participating in:
  - a **hazardous sport & leisure activity** whilst on **your** trip, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your** **certificate**.
  - **wintersports**, if **you** have not paid the additional premium before **your** trip departure and it is not shown on **your** **certificate**.
  - any of the above, if **you** are receiving any personal financial reward or gain during the **period of insurance**, unless we have agreed to this and **you** have paid the appropriate additional premium
11. from:
  - wilful, self inflicted injury or illness; or
  - committing or attempting to commit suicide; or
  - wilful exposure to danger, except in an attempt to save a human life; or
  - solvent abuse; or
  - being under the influence of alcohol or drugs, except those prescribed by a registered Doctor and not those drugs prescribed for drug addiction; or
  - a failure to obtain any recommended vaccines, inoculations or medications prior to **your** trip departure; or
  - sexually transmitted diseases; or
  - Acquired Immune Deficiency syndrome (AIDS); or
  - HIV or diseases connected to AIDS
12. from anxiety, stress or depression which result in in-patient treatment; except where previously undiagnosed at the time **you** took out this **policy**
13. from **you** entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft; in which **you** are travelling as a passenger or a

- member of the crew for the purpose of undertaking any trade or technical operation therein or thereon
14. from **you** willful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured
  15. directly or indirectly from **you** being engaged in any employment during **your trip**
  16. which have not been proven and the amount of the claim substantiated
  17. claims for loss of enjoyment, however caused.
  18. from **you** riding a motorcycle over 50cc

### CONDITIONS WHICH APPLY TO YOUR WHOLE POLICY

- 1) All **material facts** must be disclosed to the **underwriter** at the time of taking out this **policy**. Failure to do so, may result in the **underwriter's** non-liability for claims. If **you** are in any doubt as to whether a fact is 'material', then for **your** own protection, it should be disclosed. All information provided in purchasing this insurance, shall form the basis of the contract. **You** should keep a record (including copies of letters) of all information provided to **your** issuing agent for the purpose of entering into this contract.
- 2) **You** must be a **resident** of the **UK** at the time of taking out this **policy** and intend to return to either the:
  - **UK** or
  - Country in which **you** are temporarily residing
 within the **trip duration**, unless **you** have arranged a one-way **trip**.
- 3) The **underwriter** will not consider any claim where **you**:
  - have failed to disclose a **material fact**; or
  - have a **pre-existing medical condition** or have not paid the additional premium to cover the **pre-existing medical condition** that was required by the **underwriter** before **your trip** departure date; or
  - are travelling against medical advice.
- 4) **We** will refund in full **your** premium if, within 14 days of the date of issue, **you** decide it does not meet **your** needs, as long as **you** have not commenced **your trip**. No refund in premium will be given after this period, unless **you** have an annual multi **trip policy** and the **underwriter** is invoking the cancellation of that **policy**.
- 5) Whilst participating in any **hazardous sport & leisure activity**, **you** must take reasonable care at all times to ensure **your** own safety and the safety of those around **you**. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
- 6) **You** or **your** legal representative's must provide the **underwriter** with all **certificates**, information and evidence they require and in the format they require.
- 7) **You** must, as often as required, agree to a medical examination on behalf of the **underwriter** at **your** expense.
- 8) In the event of **your** death, the **underwriter** shall be entitled to have a post-mortem examination at their own expense.
- 9) Any items which become the subject of a claim for damage, must be retained for the **underwriter's** inspection and shall be forwarded to their Agent's upon request at **your** or **your** legal personal representative's expense. All such items shall become the property of the **underwriter** following final settlement of the claim.
- 10) In the event of any occurrence which may give rise to a claim under this **policy**, **you** must take all reasonable steps to minimise any loss arising out of such a claim.
- 11) **You** must submit any claim to the **underwriter** within 31 days of the incident.
- 12) This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money back guarantee.
- 13) This **certificate** shall be governed by and construed in accordance with the Law of England and Wales unless the **certificate** holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

- 14) The **underwriter** may, at its own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the **underwriter**.
- 15) In the event that **you** recover, by any means, damages from any third party in respect of personal **accident** in the circumstances defined in section H, all benefits paid to **you** under section H shall be repaid to the **underwriter**.
- 16) If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this **policy**, all benefits thereunder and premiums paid shall be forfeited.
- 17) If at the time of loss, damage or liability covered under this **policy**, **you** have any other insurance or guarantee which covers the same loss, damage or liability, the **underwriter** will only pay a rateable share of the claim.

### COMPLAINTS PROCEDURE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this **policy** or the handling of a claim **you** should in the first instance contact the Complaints Officer. The contact details are:

AXA Assistance Services Europe Limited. Tel: +44 (0) 845 303 8595

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so by contacting the following:

AXA Travel Insurance,  
Customer Care Team,  
The Quadrangle,  
106-118 Station Road,  
Redhill,  
Surrey,  
RH1 1PR

Email: [customer.support@axa-travel-insurance.com](mailto:customer.support@axa-travel-insurance.com)

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. **You** may contact the Financial Ombudsman Service at:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
Docklands  
London  
E14 9SR  
Tel: 0845 080 1800

**Your** statutory rights are not affected if **you** choose to follow the complaints procedure above. For further information about **your** statutory rights contact **your** local authority Trading Standards Service or Citizens Advice Bureau.

### COMPENSATION SCHEME

Inter Partner Assistance is covered by the Insurance Compensation Fund. **You** may be entitled to compensation from the fund if Inter Partner Assistance cannot meet its obligations. The Insurance Compensation Fund may provide funds for liquidators so that they may pay the valid claims of insolvent insurers. **You** can get more information about compensation fund arrangements from the Financial Regulator.

### DATA PROTECTION ACT 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.