

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

This travel insurance is 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 authorised and regulated by the Financial Services Authority.

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 Limited who is authorised and regulated by the Financial Services Authority.

Type of Cover

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Booklet, provides certain financial protection and medical assistance for your trip(s).

About your Cover

Features and Benefits Automatically Included		Policy Section
Medical Conditions existing prior to purchasing this policy	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. A pre-existing medical condition is defined as: 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.	'Read me first' Page 1 and 'Policy Definitions' Page 3 and Section A - Cancellation & Curtailment - 'What you are not covered for' Page 3 and Section B - Medical, & Treatment Expenses - 'What you are not covered for' Page 4
Age Limits	There are different age limits under the policy according to the type of policy purchased. Please note that if you are under 18, reduced cover will apply to certain sections of the policy.	'Policy Periods – Policy Type' Page 2
Residency	To be eligible for this policy, you must be a UK resident at the time of taking out this policy.	'Policy Definitions' Page 3
Sports & Leisure Activities	You may be covered under this policy when participating in certain acceptable sports & 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. You may be covered when participating in certain winter sports if you have paid an additional premium to extend your cover. There is also no cover under the insurance for claims arising from riding a motorcycle over 50cc.	'Read me first' Page 1 'Acceptable sport & leisure activities' and 'hazardous sports and leisure activities' Policy Definitions' Page 2 'Wintersports Policy Definitions' page 3, cover pages 5 and 6
Law and Jurisdiction	This policy 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	'Conditions which apply to the whole policy' Pages 7 and 8 No. 13

THE SIGNIFICANT PRODUCT FEATURES, BENEFITS & EXCLUSIONS			
Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Policy Ref.
SECTION A – CANCELLATION AND CURTAILMENT	Provides cover for travel, accommodation, excursions, tours and activities that have been pre paid or you are contracted to pay for and cannot get back if you cancel or cut short your holiday.	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. An excess of £50 per person, per incident applies. This excess is doubled if the Insured is aged 65 or over.	Page 3
SECTION B – MEDICAL & TREATMENT EXPENSES	Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance.	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have either returned to the United Kingdom or the country in which you are temporarily residing and commenced your trip from. Medical cover does not apply to treatment received in your country of residence or the country in which you are temporarily residing and from which you commenced your trip. An excess of £100 per person, per incident applies. This excess is doubled if the Insured is aged 65 or over. The excess can be deleted if EHIC successfully reduces the claim.	Pages 3 & 4
Policy Type	Sum Insured (up to)		
Standard	£3000		
Standard	£5m		

THE SIGNIFICANT PRODUCT FEATURES, BENEFITS & EXCLUSIONS			
Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Policy Ref.
SECTION D – PERSONAL EFFECTS & BAGGAGE	Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.	To be able to claim, a written report is required to support the loss / theft/ damage. For example, from the local police or from the transport carrier. The amount payable will include an allowance for wear and tear and loss of value. Your policy has a limit of £150 for each single item (this includes a pair or set). Your policy has a limit of £300 for valuables overall. Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time. An excess of £50 per person, per incident applies. There are several items which are not considered to be personal effects, please refer specifically to the definition of Personal Effects.	Page 4 Page 2
Policy Type	Sum Insured (up to)		
Standard	£1500		
SECTION E – PERSONAL MONEY	Provides cover for cash and traveller's cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written Police report must be obtained within 24 hours to support the loss/theft. An excess of £50 per person, per incident applies.	Page 4
Policy Type	Sum Insured (up to)		
Standard	£500		
(This includes a cash limit of £100 or £50 if aged under 18)			

PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance shown on your certificate of insurance or booking invoice.

YOUR RIGHT TO CANCEL THIS POLICY

We hope you are happy with the cover this policy provides. However, if this cover does not meet your requirements, you have the right to cancel it within 14 days of receipt. We will refund all premiums paid within 30 days from the date we receive the notice of the cancellation from you, provided that you have not travelled on the policy during that time.

HOW TO MAKE A CLAIM

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 +44 (0) 845 303 8595

Quoting reference number 02319

HOW TO COMPLAIN

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 Complaint's Officer. The contact details are:

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

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

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

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

This does not affect your statutory rights

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.