



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.

TPS (Insurance Admin Services) Ltd, Acumus Insurance Solutions Limited and Axa Insurance UK plc are 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
<p>Medical Conditions existing prior to purchasing this policy</p> <p>1. Have you or any of your traveling companions ever suffered from, been investigated for, treated for or diagnosed with; (a) any cancer or malignant condition (b) any long, heart-related or circulatory condition (including angina or hypertension)?</p> <p>2. Do you or your traveling companions have any conditions that has required referral to or consultation with a specialist or hospital for treatment, investigation or check-up within the past 12 months?</p> <p>If you answer 'Yes' to any of the above questions, you must call TPS (Insurance Admin Services) Ltd to declare your condition and find out if cover can be granted.</p> <p>Telephone: 0844 5734171 quoting reference 02319</p> <p>Monday - Friday 8am - 6pm Saturday 9am - 5pm Sunday 10am - 4pm</p> <p>Please note that the medical helpline cannot offer cover in the following circumstances: Claims (for you or anyone else upon whose health your trip depends) arising directly or indirectly from:</p> <p>(i) travelling or acting against medical advice; or (ii) for the purpose of obtaining medical treatment; or (iii) awaiting the results of medical tests or investigations; or (iv) anxiety, stress and depression; or (v) having a terminal prognosis (vi) pregnancy, where the pregnancy will exceed 26 weeks by the return date of the trip.</p> <p>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 12 months prior to the date of application.</p>	<p>'Read me first' Page 1 and 'Definitions' Page 2 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 3 & 4</p>	
<p>Age Limits</p> <p>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.</p>	<p>'Policy Periods – Policy Type' Page 2</p>	
<p>Residency</p> <p>To be eligible for this policy, you must be a UK or Republic of Ireland resident at the time of taking out this policy.</p>	<p>'Definitions' Page 2</p>	
<p>Sports & Leisure Activities</p> <p>There is no cover under the insurance for claims arising from any activity which requires a degree of skill or involves a greater risk. You may be covered when participating in certain winter sports if you have paid to extend your cover.</p> <p>Your own or hired golf equipment and non-refundable golfing fees may be covered if you have purchased additional cover.</p> <p>There is also no cover under the insurance for claims arising from riding a motorcycle over 50cc</p>	<p>'Read Me First' Page 1</p> <p>Winter Sports 'Definitions' Page 3, Cover Page 5 & 6</p> <p>Golf Cover 'Definitions' Page 2, Cover Page 5 & 6</p>	
<p>Law and Jurisdiction</p> <p>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</p>	<p>Conditions Page 7 No. 12</p>	

YOUR POLICY SUMMARY

THE SIGNIFICANT PRODUCT FEATURES, BENEFITS & EXCLUSIONS			
Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Policy Ref.
<p>SECTION B – MEDICAL & TREATMENT EXPENSES</p> <p>Sum Insured (up to)</p> <p>£ 5m</p>	<p>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.</p>	<p>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 Republic of Ireland, 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 £50 per person, per incident applies but can be deleted if EHIC successfully reduces the claim.</p>	<p>Pages 3 & 4</p>
<p>SECTION D – PERSONAL EFFECTS & BAGGAGE, TRAVEL DOCUMENTS AND DELAYED BAGGAGE</p> <p>Sum Insured (up to)</p> <p>£ 1,500</p>	<p>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.</p>	<p>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 or 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.</p> <p>There are several items which are not considered to be personal effects, please refer specifically to the definition of Personal Effects.</p>	<p>Page 4</p> <p>Page 2</p>
<p>SECTION E – PERSONAL MONEY</p> <p>Sum Insured (up to)</p> <p>£500</p> <p>(This includes a cash limit of £150 or £75 if aged under 18)</p>	<p>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.</p>	<p>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.</p>	<p>Page 4</p>

PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance shown on your Travel Insurance Schedule.

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 TPS (Insurance Admin Services) Ltd on 0845 218 7185 and quote reference 02319, or
 - Writing to TPS (Insurance Admin Services) Ltd, 1 Prince of Wales Road, Norwich, NR1 1AW.

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 Complaints Officer. The contact details are: Managing Director, TPS (Insurance Admin Services) Ltd, 1 Prince of Wales Road, Norwich NR1 1AW. Tel: 0844 573 4173 Fax: 0845 218 7192 Email: info@tpsltd.com

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:

The Head of Claims, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds LS10 1HB

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

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.

THE SIGNIFICANT PRODUCT FEATURES, BENEFITS & EXCLUSIONS			
Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Policy Ref.
<p>SECTION A – CANCELLATION AND CURTAILMENT</p> <p>Sum Insured (up to)</p> <p>£ 3,000</p>	<p>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.</p>	<p>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.</p>	<p>Page 3</p>