

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 AXA Travel Insurance on behalf of Inter Partner Assistance. Registered Office: 10/11 Mary Street, Dublin 1.

Ryanair 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 is authorised and regulated by the Financial Services Authority. Inter Partner Assistance is regulated by the Irish Financial Services Regulatory 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
<b>Medical Conditions existing prior to purchasing this policy</b>	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 nine months prior to the date of application.	'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' Pages 3 & 4
<b>Age Limits</b>	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
<b>Residency</b>	To be eligible for this policy, you must be a UK or Republic of Ireland resident at the time of taking out this policy.	'Definitions' Page 2
<b>Sports &amp; Leisure Activities</b>	There is no cover under the insurance for claims arising from any activity which requires a degree of skill or involves a greater risk.  There is also no cover under the insurance for claims arising from riding a motorcycle over 50cc.	'Read Me First' Page 1
<b>Law and Jurisdiction</b>	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	Condition No. 12, Page 5

THE SIGNIFICANT PRODUCT FEATURES, BENEFITS & EXCLUSIONS			
Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Policy Ref.
<b>SECTION A – CANCELLATION AND CURTAILMENT</b>	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. <b>An excess of £40/€60 (£10/€15 loss of deposit) per person applies.</b>	<b>Page 3</b>
<b>Sum Insured (up to)</b> £500 / €825			
<b>SECTION B – MEDICAL &amp; TREATMENT EXPENSES</b>	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 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. <b>An excess of £100/€165 per person, per incident applies. This excess can be deleted if EHIC successfully reduces the claim.</b>	<b>Pages 3 &amp; 4</b>
<b>Sum Insured (up to)</b> £1m / €1.65m			

# 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.
<b>SECTION D – PERSONAL EFFECTS &amp; BAGGAGE, TRAVEL DOCUMENTS AND DELAYED BAGGAGE</b>	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/€250 (£250/€375 on the Gold Policy) for each single item (this includes a pair or set). Your policy has a limit of £200/€330 (or £250/€375 on the Gold Policy) 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. <b>An excess of £60/€100 per person, per incident applies.</b> There are several items which are not considered to be personal effects, please refer specifically to the definition of Personal Effects.	<b>Page 4</b>
<b>Sum Insured (up to)</b> £500 / €725			
<b>SECTION E – PERSONAL MONEY</b>	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. <b>An excess of £40 / €65 per person, per incident applies.</b>	<b>Page 4</b>
<b>Sum Insured (up to)</b> £200 / €300			
(This includes a cash limit of £100 / €165 or £50 / €80 if aged under 18)			

**PERIOD OF INSURANCE**

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

**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) 845 610 1430

**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:

Axa Assistance Services Europe Limited. Tel: +44 (0) 845 610 1430.

If your complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care in your preferred language, who will arrange for an investigation on behalf of the Chief Executive: AXA Travel Insurance, Customer Care Team, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Or you may use email: customer.support@axa-travel-insurance.com.

**For UK residents**

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,  
83 Marsh Wall,  
Docklands, London,  
E14 9SR.  
Tel: 0845 080 1800

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

**For ROI residents**

If you are not satisfied with Inter Partner Assistance's final response, you have the right to refer your complaint to an independent authority for consideration.

Your complaint should be referred to:

Financial Services Ombudsman  
Financial Services Ombudsman Bureau  
3rd Floor  
Lincoln House  
Lincoln Place  
Dublin 2  
Lo-call: 1890 882090  
Tel: 01 6620899  
Fax: 01 6620890  
Email: enquiries@financialombudsman.ie