

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 and Primary Insurance Company Limited.

Acumus Insurance Solutions Limited and Axa Insurance UK plc are authorised and regulated by the Financial Services Authority.

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

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 coverage in respect of certain conditions including heart, circulatory, lung or breathing conditions, cancerous and chronic medical conditions suffered by you or any person whose ill health would force you to cancel or cut short your trip. Should you be aware of any condition which fits this criteria, you should read the declaration procedure and medical screening process contained on page 3 of the policy wording	'Read me first' Page 2 and 'Definitions' Page 10 and Section A1 - Cancellation & Curtailment - 'What you are not covered for' Page 13 and Section B – Medical, Treatment & Repatriation Expenses - 'What you are not covered for' Page 15
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.	'Read me first' Page 2
Residency 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 11
Sports & Leisure Activities There is cover under the personal accident and medical expenses section of this policy when you are participating in any acceptable sports & leisure activities. You may be covered for other activities if you have paid to extend your cover. You may be covered when participating in certain winter sports if you have paid to extend your cover. Your own or hired golf equipment and non-refundable golfing fees may be covered if you have paid to extend your cover	'Declaration of hazardous activities' Page 3 and 'Definitions' Pages 5-9 Winter Sports 'Definitions' Page 12, Cover Page 20-22 Golf Cover 'Definitions' Page 7, Cover Page 23-24
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	'Read me first' Page 2

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, TRAVEL DOCUMENTS AND DELAYED BAGGAGE <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Standard</td> <td>£1500</td> </tr> <tr> <td>Essentials</td> <td>£750</td> </tr> </tbody> </table>	Policy Type	Sum Insured (up to)	Standard	£1500	Essentials	£750	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 £250 (or £200 on the Essentials Policy) for each single item (this includes a pair or set). Your policy has a limit of £250 (or £200 on the Essentials 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. 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 16-17 Page 10
Policy Type	Sum Insured (up to)								
Standard	£1500								
Essentials	£750								
SECTION E – PERSONAL MONEY <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Standard</td> <td>£500</td> </tr> <tr> <td>Essential</td> <td>£100</td> </tr> </tbody> </table> (This includes a cash limit of £250 (or £100 on the Essentials Policy) if aged under 18)	Policy Type	Sum Insured (up to)	Standard	£500	Essential	£100	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 17
Policy Type	Sum Insured (up to)								
Standard	£500								
Essential	£100								

PERIOD OF INSURANCE

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

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 they 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 Travellers Protection Services Limited on 0870 774 4199, or
- Writing to Travellers Protection Services Limited, 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 Complainant's Officer of the Administrators. The contact details are:

Complainant's Officer, Travellers Protection Services Limited, 1 Prince of Wales Road, Norwich NR1 1AW.

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 Claims Manager, 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

This does not affect your statutory rights

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.

Primary Insurance Company Limited is authorised and regulated by the Irish Financial Services Regulatory Authority ("IFRSRA"). In the event that the company cannot meet its insurance obligations you may be entitled to compensation from the Irish Insurance Compensation Fund. Further information about compensation scheme arrangements is available from the IFRSRA by writing to P.O. Box 9138, College Green, Dublin 2, Republic of Ireland or by telephone or fax (Tel: 00 353 1 4104000 or Fax: 00 353 1 4104900), or by e-mail (consumerinfo@ifrsra.ie).

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 <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Standard</td> <td>£5000</td> </tr> <tr> <td>Essentials</td> <td>£1000</td> </tr> </tbody> </table>	Policy Type	Sum Insured (up to)	Standard	£5000	Essentials	£1000	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 applies (or £75 on the Essentials policy).	Page 13 & 14
Policy Type	Sum Insured (up to)								
Standard	£5000								
Essentials	£1000								
SECTION B – MEDICAL, TREATMENT & REPATRIATION EXPENSES <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Standard</td> <td>£10m</td> </tr> <tr> <td>Essentials</td> <td>£5m</td> </tr> </tbody> </table>	Policy Type	Sum Insured (up to)	Standard	£10m	Essentials	£5m	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. Medical Cover does not apply to treatment received in your country of residence. An excess of £50 (or £75 on the Essentials Policy) per person, per incident applies. But can be deleted if EHIC successfully reduces the claim.	Page 14 -16
Policy Type	Sum Insured (up to)								
Standard	£10m								
Essentials	£5m								