



**2010
ISSUE**

DEMANDS AND NEEDS

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance policy. Subject to terms and conditions and maximum specified sums insured

IMPORTANT

This insurance policy will have been sold to **you** on a non-advised basis and it is therefore for **you** to read this insurance policy (paying particular attention to the terms, conditions and exclusions) and ensure that it meets all of **your** requirements. If upon reading this policy **you** find it does not meet all of **your** requirements, please refer to the relevant Option To Cancel section.

This insurance is underwritten by AXA Insurance UK plc Registered in England No. 78950. Registered Office; 5 Old Broad Street, London EC2N 1AD, a member of the AXA Group of Companies, in accordance with their Agreement with Towergate Chase Parkinson and is arranged by Towergate Chapman Stevens. If **you** have any questions or uncertainties about the terms, conditions and exclusions **you** must contact the issuer of this Insurance policy immediately. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234

Towergate Chapman Stevens and Towergate Chase Parkinson are part of the Towergate Underwriting Group Limited and are authorised and regulated by the Financial Services Authority.

YOUR POLICY

In return for having accepted **your** premium **we** will in the event of bodily injury, death, illness, disease, loss, theft, damage, legal liability or other events happening within the period shown above provide insurance in accordance with the operative sections of **your** Policy. **Your** policy is evidence of the contract of insurance. Under **your** policy Cancellation cover applies as soon as the premium has been paid and the Policy is issued until the commencement of the travel date. The remaining cover applies for the duration of the booked trip to a maximum 70 consecutive days (or earlier return to the **United Kingdom**) and also includes the period of travel from **home** directly to the departure point and back **home** afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

SUMMARY OF COVER PER INSURED PERSON (please see overleaf for full details of cover and limitations for each insured person)

Section 1 – Cancellation	Section 2 – Travel Delay	Section 3 – Missed Departure	Section 4 – Personal Accident	Section 5 – Medical and Other Expenses	Section 6 – Medical Inconvenience Benefit	Section 7 – Personal Property	Section 8 – Loss of Passport	Section 9 – Personal Liability Expenses	Section 10 – Legal Expenses
Up to £3,500 Worldwide £1,500 within the UK, Channel Islands or Europe	Up to 1) £60 for delay 2) £3,500 for cancellation following delay	Up to £100 UK £300 for European/ Channel Islands £600 worldwide	Up to £15,000	Up to £2,000,000	Up to £450 outside the UK and up to £100 within the UK	Up to £1,500 for personal baggage Up to £100 for delayed baggage Up to £200 for personal money	Up to £200	Up to £2,000,000	Up to £10,000
See overleaf for details of excesses	1) No excess 2) see overleaf for details of excesses	No excess	No excess	See overleaf for details of excesses	No excess	See overleaf for details of excesses	No excess	No excess	No excess

HEALTH WARRANTY

This Insurance carries health restrictions so you should inform our medical pre-screening line of any medical conditions or material facts that may affect our underwriters acceptance of your cover.

Please therefore Telephone 0844 892 1698 to inform them if anyone to be covered by this policy or any person upon whose health the trip depends:

- (a) has a pre-existing or on-going medical condition
- (b) is taking any prescribed medication
- (c) has or has had any condition still requiring periodic review
- (d) is awaiting any tests, treatment, investigation, referral or the results of same.

Failure to notify them may cause your circumstances to fall within a policy exclusion

IMPORTANT NOTES

- 1) The cover under this Policy is available to **UK residents** and **non UK residents** for travel to and from the **United Kingdom** and repatriation will be to the **United Kingdom** only. **Non UK residents** should note the Special Condition under Section 5 – Medical Expenses.
- 2) Cover is only available for the whole duration of a booked trip to a maximum 70 consecutive days, and cannot be effected once a journey has commenced.
- 3) The amount deductible from a claim applies to each insured person involved in a claim, on each section of this policy as do the sums insured under each section.
- 4) If **your money, valuables** or any items of **baggage**, are lost or stolen, **you** must notify the local police within 24 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.
- 5) **Stolen Property: You** are not covered for **baggage** or personal property stolen from:
 - (a) an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - (b) the passenger compartment of any unattended vehicle.
- 6) This Policy contains the following General Exclusion;
YOU ARE NOT COVERED for anything caused directly or indirectly by **you** suffering from stress, anxiety or depression unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.

OPTION TO CANCEL

Statutory Cancellation Rights

You may cancel this policy within 14 days of receipt of the policy documents (the cancellation period) by writing to the issuer of this policy during the cancellation period. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation Outside The Statutory Period

You may cancel this policy at any time after the cancellation period by writing to the issuer of this policy. If **you** cancel after the cancellation period no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to **your** last known address. No refund of premium will be made.

Non Payment Of Premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

PLEASE REFER TO PAGE 4 OF THIS POLICY FOR GENERAL EXCLUSIONS, 'HOW TO MAKE A CLAIM' AND 'MEDICAL EMERGENCY SERVICE'

DEFINITIONS

Wherever the following words and phrases appear in this Policy they will always have these meanings:-

Baggage Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with the articles purchased, worn or carried by you for individual use during your trip (including Golf Equipment)

Close Business Associate Any person whose absence from business for one or more complete days at the same time as your absence prevents the effective continuation of that business

Curtail/Curtailment Return early to the United Kingdom or hospitalisation whilst on holiday

Home Your residential address in the United Kingdom

Immediate Relative Mother, father, sister, brother, wife, husband, fiancé(e), common-law spouse (including their immediate relatives), partner, daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister

Loss of Limb Physical, permanent and total loss of use at or above the wrist or ankle

Loss of Sight The complete and irrecoverable loss of sight which shall be considered as having occurred:

- in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale

Medical Practitioner A registered practising member of the medical profession who is not related to you or any person with whom you are travelling

Money Cash, postal and money orders, travel tickets, lift passes (in respect of winter sports trips where the appropriate premium has been paid) held by you for social, domestic and pleasure purposes

Permanent Total Disablement Disablement as a result of which there is no relevant business or occupation which you are able to attend to and which having lasted for a period of 12 months is, at the end of that period, beyond hope of improvement

Personal Accident Accidental bodily injury caused solely and directly by sudden, unexpected external violent and visible means

Public Transport Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel

Redundancy Any person being declared redundant, who is under 65 years and under normal retiring age for someone holding that persons position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant

Ski Equipment Skis, ski boots, ski poles and snowboards

UK Residents Any person who is staying in or has lived in the United Kingdom for more than 12 months, or if studying or working in the United Kingdom for more than 6 months

United Kingdom England, Scotland, Wales, Northern Ireland and the Isles of Scilly

Valuables Watches, furs, jewellery, photographic equipment, video equipment, camcorders and audio equipment including cassettes, CD's, DVD's mini discs, headphones and portable satellite navigation systems

We/Us/Our AXA Insurance UK plc

You/Your Each insured person.

EHIC HEALTH COVER

If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC) from your local Post Office. You can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle you to get free or reduced cost medical treatment.

GEOGRAPHICAL LIMITS

UNITED KINGDOM

CHANNEL ISLANDS AND THE ISLE OF MAN

EUROPE includes Republic of Ireland and Countries bordering the Mediterranean, Madeira, Commonwealth of Independent States (west of the Ural Mountains) and the Canary Islands

WORLDWIDE means all other countries.

SECTION 1 – CANCELLATION

YOU ARE COVERED

For up to

- £1,500 for trips to the United Kingdom, Channel Islands, Isle of Man, Europe or
 - £3,500 for Worldwide trips
- for the unused proportion of any travel and accommodation costs or pre-paid non-refundable expenses (including ski hire, ski school and lift passes where the appropriate winter sports premium has been paid) which you have paid or legally have to pay if cancellation of your trip is
- unavoidable and
 - due to an event which is beyond your control

EXCESS – The first £50 (£25 for loss of deposits) will be deducted for each and every incident per insured person involved in the incident.

SPECIAL CONDITION

If you fail to notify the travel agent, tour operator or provider of accommodation and/or transport as soon as you find it necessary to cancel the trip, our liability will be restricted to the cancellation charges that would have applied if a delay had not occurred.

YOU ARE NOT COVERED

- For any claims on medical grounds where you fail to provide a medical certificate or other suitable evidence from a medical practitioner of the need to cancel the trip
- For anything arising directly or indirectly from:
 - your disinclination to travel or financial reasons other than involuntary redundancy
 - bankruptcy or liquidation of any travel agent, tour operator or transportation company
 - the tour operator or anyone you have made travel or accommodation arrangements with failing to provide such arrangements
 - being called as an expert witness or where normal employment would require your attendance at a court of law

- (e) your failure to obtain the required passport or visa
 - (f) regulations set by the government of any country.
- 3) For anything mentioned in the General Exclusions on page 4. You should also refer to the HEALTH CONDITIONS on page 1.

SECTION 2 – TRAVEL DELAY

This section does not apply to trips within the United Kingdom (other than Northern Ireland and the Scilly Isles).

YOU ARE COVERED

- For a benefit of £20 for the first full 12 hours you are delayed and £10 for each full 12 hours delay thereafter up to a total payment of £60

or

- For up to the amount under the cancellation section of this Policy if you abandon the trip after the first full 12 hours;

if your outward or return flights, sea crossing, coach/bus or Euro Tunnel departure to or from the United Kingdom are delayed for more than 12 hours beyond the intended departure time as specified on the travel ticket, as a result of:-

- strike or industrial action (provided that when this Policy was taken out, there was no reasonable expectation that the trip would be affected by such cause)
- adverse weather conditions
- mechanical breakdown or technical fault of the aircraft, coach/bus, Euro Tunnel or sea vessel

Excess – The first £50 will be deducted for each and every incident per insured person involved in the incident under benefit 2) of this section.

YOU ARE NOT COVERED

- If you do not 'check-in' for the flights, sea crossing, coach/bus or Euro Tunnel departure according to the itinerary supplied
- If you do not obtain written confirmation from the airline, shipping, coach/bus or Euro Tunnel company stating the period and the reason for the delay
- For any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach/bus, Euro Tunnel or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country
- For anything mentioned in the General Exclusions shown on page 4.

SECTION 3 – MISSED DEPARTURE

YOU ARE COVERED

For up to £100 in respect of trips to England, Scotland and Wales, £300 for trips to Europe, Channel Islands, Northern Ireland, the Isle of Man and the Isles of Scilly and £600 for Worldwide trips, for necessary hotel and travelling expenses incurred in reaching your booked destination, if the car you are travelling in breaks down or is involved in an accident or the public transport being used is delayed, resulting in you arriving too late to commence your booked journey from or to the United Kingdom.

YOU ARE NOT COVERED

- If sufficient time has not been allowed for your journey
- If you are not proceeding directly to the departure point
- For anything mentioned in the General Exclusions shown on page 4.

SECTION 4 – PERSONAL ACCIDENT

YOU ARE COVERED

For the following benefits, which will be paid to you or your legal personal representative, if you have a personal accident during your trip which, at the end of 12 months of that accident, is the sole cause of your consequent death or disablement.

- Death - £15,000 (Reduced to £7,500 for persons aged 66 and over at the time of travel)
- Loss of one or more Limbs, total and irrecoverable loss of sight in one or both eyes or permanent total disablement - £15,000

NOTE – If you are aged under 16 at the time of the accident the death benefit will be limited to £1,000 and the permanent total disablement benefit will not apply.

The total amount payable under this section is £15,000 per insured person.

YOU ARE NOT COVERED

- For any claims for death, loss or disablement caused directly or indirectly by an injury which existed prior to the commencement of the trip
- For anything mentioned in the General Exclusions shown on page 4.

SECTION 5 – MEDICAL EXPENSES, MEDICAL EMERGENCY ASSISTANCE AND OTHER EXPENSES INCLUDING CURTAILMENT

This section includes assistance by Speciality Assistance Ltd who must be contacted immediately in the event of a serious injury, illness or if hospitalisation occurs or if repatriation has to be considered. Paragraph 1 does not apply to trips within the United Kingdom.

YOU ARE COVERED

Up to £2,000,000 incurred if during your trip you become ill or are injured:-

- Outside the United Kingdom for emergency medical and surgical treatment and hospital and nursing home charges. Claims for emergency dental Treatment (for pain relief only) shall be limited to £350
- For necessary additional accommodation and travelling/repatriation expenses (Economy Class), including those of one relative or friend if you have to be accompanied on medical advice (limited to £1,000 in all for trips in the United Kingdom) or if you are a child and require an escort home
- In the event of death
 - for conveyance of the body or ashes to your home
 - local funeral expenses abroad limited to £1,000
- For the cost of taxi fares and telephone calls necessarily incurred up to a maximum of £100
- For the value of the portion of your travel and/or accommodation costs which have not been used and which were paid for before your trip commenced (including ski hire, ski school and lift passes, which do not have to be paid for before your trip commenced, in respect of winter sports trips where the appropriate premium has been paid) if you are hospitalised as an in-patient during the trip or if you have to return to your home earlier than planned

because of the death, severe injury or serious illness of **you**, an **immediate relative**, or a **close business associate** resident in the **United Kingdom**. Such proportionate value costs to be calculated for the dates of hospitalisation during the trip and/or from the date of return to the **United Kingdom**

- 6) For reasonable additional travelling expenses if **you** have to return to the **United Kingdom** earlier than planned due to death, severe injury or serious illness of an **immediate relative** or a **close business associate** resident in the **United Kingdom**

For trips within the **United Kingdom** additional travelling expenses are limited to £300 per insured person.

EXCESS –

- 1) The first £50 will be deducted for each and every incident per insured person involved in the incident under paragraphs 1), 2), 3), 4), 5) and 6) of this section.

NOTES –

- 1) All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced
- 2) If **you** become ill or are injured **we** can send **you home** at any time during the trip. **We** will do this if the **Medical Practitioner** treating **you** and Speciality Assistance Ltd agree that **you** can safely travel **home** to continue treatment.

SPECIAL CONDITION

Non **UK Residents** should be aware that due to National Health Service restrictions upon repatriation to the **United Kingdom** any further medical expenses will be at **your own cost**. It is **your** responsibility to ensure that **you** have adequate medical expenses cover while **you** are in the **United Kingdom**.

YOU ARE NOT COVERED

- 1) For any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement
- 2) For any claims that are not confirmed as medically necessary by the attending **Medical Practitioner** or Speciality Assistance Ltd and any additional travelling expenses not authorised by **us** or Speciality Assistance Ltd if **you** have to return **home** earlier than planned or be repatriated
- 3) For any expenses incurred for illness, injury or treatment required in consequence of:-
- (a) surgery or medical treatment which in the opinion of the attending **Medical Practitioner** and Speciality Assistance Ltd can be reasonably delayed until **your** return to the **United Kingdom**
- (b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**
- (c) any surgery, treatment or investigations for which **you** intend to travel outside of the **United Kingdom** to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures).
- 4) For preventative treatment which can be delayed until **your** return to the **United Kingdom**
- 5) If **you** have not obtained a written certificate of fitness and ability to travel and endure the trip where **you** are undergoing medical treatment as a hospital outpatient at the time of paying the final balance of **your** trip
- 6) For the cost of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital
- 7) For any additional hospital costs arising from single or private room accommodation unless medically necessary
- 8) For treatment or services provided by a health spa, convalescent home or any rehabilitation centre
- 9) For anything mentioned in the General Exclusions shown on page 4

SECTION 6 – MEDICAL INCONVENIENCE BENEFIT

YOU ARE COVERED

- 1) In respect of trips outside the **United Kingdom** for a payment of £15 per 24 hours up to a maximum of £450, in addition to any medical expenses incurred under Section 5 of this Policy if **you** are admitted as an in-patient to a registered hospital outside the **United Kingdom** and **we** pay a claim under Section 5 above

or

- 2) In respect of trips within the **United Kingdom** for a payment of £10 per 24 hours up to a maximum of £100, in addition to any additional accommodation and travelling/repatriation expenses incurred under Section 5 of this Policy if **you** are admitted as an in-patient to a registered hospital and **we** pay a claim under Section 5 above. All payments will cease immediately if **you** are moved from the first hospital **you** were admitted to in **your** resort.

NOTE – Documentation must be submitted to confirm the date and time of admission and discharge

YOU ARE NOT COVERED

For anything mentioned in the General Exclusions shown on page 4.

SECTION 7 – PERSONAL PROPERTY

YOU ARE COVERED

A. PERSONAL BAGGAGE

For up to £1,500 after making proper allowance for wear and tear and depreciation, for the value or repair of **your own baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen damaged or destroyed: limited to £200 in respect of all **valuables**, limited to £200 in respect of a single article or a pair or set of articles (eg golf equipment).

NOTE – In the event of a claim in respect of a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

B. DELAYED BAGGAGE

For up to £100 towards the cost of buying replacement necessities if **your own baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (ie airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

NOTE – Any amount **we** pay **you** under B. (Delayed **Baggage**) will be deducted from **your baggage** claim if **your baggage** proves to be permanently lost.

C. PERSONAL MONEY

For up to £200 if **your own money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

NOTE – If **you** are aged under 16, claims under Personal **Money** are limited to £50 overall.

EXCESS

The first £50 of each and every incident per insured person involved in the incident (not applicable to B. above)

YOU ARE NOT COVERED

- 1) If **you** do not exercise reasonable care for the safety and supervision of **your** property
- 2) If **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **baggage, valuables or money**
- 3) If **you** do not obtain a written carriers report if **your baggage** is lost or damaged in transit (or a Property Irregularity report in the case of an airline)
- 4) For loss, destruction, damage or theft;
- (a) due to confiscation or detention by customs or other officials or authorities
- (b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, (other than as defined in the **money** definition), vehicles or accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, portable telephones, computers and/or accessories, televisions, sports gear whilst in use (other than ski equipment in respect of winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china due to wear and tear, denting or scratching, moth or vermin
- (c) of **valuables** left as 'check-in' **baggage**
- (d) of **valuables** left as 'check-in' **baggage**
- 5) For mechanical breakdown or derangement; for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in
- 6) For **baggage** or personal property stolen from;
- (a) an unattended coach/bus unless it was in the locked luggage compartment of the coach/bus and evidence of force and violent entry to the vehicle is available
- (b) the passenger compartment of any unattended vehicle
- 7) For any shortages due to error, omission or depreciation in value
- 8) For any property more specifically insured or recoverable under any other source
- 9) For anything mentioned in the General Exclusions shown on page 4.

SECTION 8 – LOSS OF PASSPORT EXPENSES

YOU ARE COVERED

For up to £200 for unavoidable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport, if **your** passport is lost or stolen.

YOU ARE NOT COVERED

- 1) If **you** do not exercise reasonable care for the safety or supervision of **your** passport
- 2) If **you** do not obtain a written police report within 24 hours of the loss
- 3) For loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities
- 4) For anything mentioned in the General Exclusions shown on page 4.

SECTION 9 – PERSONAL LIABILITY

YOU ARE COVERED

For up to a maximum of £2,000,000 for **your** legal expenses and legal liability for damages, arising from an accident that happened during the trip leading to claims made against **you** for;

- 1) Accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**
- 2) Loss or damage to any property which does not belong to, is not in the charge of and is not in the control of **you**, any member of **your** family or household or anyone employed by **you**
- 3) Damage to **your** temporary holiday accommodation that does not belong to **you** or any member of **your** family or household or an employee.

YOU ARE NOT COVERED

- 1) For fines imposed by a Court of Law or other relevant bodies
- 2) For anything caused directly or indirectly by;
- (a) liability which **you** are responsible for because of an agreement (such as a hire agreement) that was made
- (b) injury, loss or damage arising from
- i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport)
- ii) the occupation (except temporarily for the purposes of the trip) or ownership of any land or buildings
- iii) the carrying out of any trade or profession
- iv) racing of any kind
- v) any deliberate act
- 3) For anything mentioned in the General Exclusions shown on page 4.

NOTE – If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party cover as **you** are not covered under this insurance

SECTION 10 – LEGAL EXPENSES

YOU ARE COVERED

For up to a maximum of £10,000 for **your** legal costs and expenses to pursue a civil action for compensation for damages if **you** are injured or **you** die during the period of **your** trip.

NOTE – **We** shall have control over the legal proceedings and the selection, appointment and control of a solicitor.

YOU ARE NOT COVERED

- 1) For costs incurred in the pursuit of any claim against a travel agent, tour operator or carrier or **us** or **our** Agents, sub-Agents or the issuer of the Policy
- 2) For legal expenses incurred either prior to the granting of **our** support or without **our** written consent
- 3) For any claim reported to **us** more than 180 days after the commencement of the incident giving rise to the claim
- 4) For any claim where **we** consider that **your** prospects of success in achieving a reasonable benefit are insufficient.

GENERAL EXCLUSIONS

YOU ARE NOT COVERED

For anything caused directly or indirectly by:

- 1) **Your** suicide, deliberately injuring **yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk, (unless **you** are trying to save someone's life)
- 2) **Your** suffering from stress, anxiety or depression unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field
- 3) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
- 4) **You** participating in professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, dangerous pursuits
- 5) Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft
- 6) Bankruptcy/liquidation of any tour operator, travel agent or transportation company
- 7) Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.
- 8) War, hostilities (whether war be declared or not), terrorist activity, revolution, military or usurped power, civil commotion or any similar event
- 9) Loss or damage to any property and expense or legal liability caused by or contributed to or arising from:
 - (a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning nuclear fuel
 - (b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it
 - (c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound
- 10) **You** travelling on motorcycles over 125cc
- 11) **You** mountaineering or rock climbing using picks, ropes or guides or pot-holing
- 12) **Your** manual work or hazardous occupation of any kind
- 13) **You** taking part in dangerous expeditions or the crewing of a vessel outside European waters
- 14) Any payment which you would normally have made during your travels, if nothing had gone wrong
- 15) Failure of equipment to correctly recognise the calendar date, such as the change to the year 2000 (this exclusion will not apply to claims made under Section 4 – Personal Accident, Section 5 – Medical and other Expenses and Section 6 – Medical Inconvenience Benefit)
- 16) **Your** participation in off-piste skiing except whilst under the supervision of a qualified guide/instructor
- 17) **Your** participation in ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events
- 18) **Your** participation in any illegal act.

GENERAL CONDITIONS

You must comply with the following Conditions to have the full protection of **your** Policy. If **you** do not comply with them, **we** may at **our** option cancel the Policy or refuse to deal with **your** claim.

- 1) No payment will be made under Section 1, 4, 5 or 6 without appropriate medical certification
- 2) If **we** require medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense
- 3) In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **your** expense
- 4) **You** must take all reasonable steps to recover any lost or stolen articles
- 5) **You** must not act in a fraudulent manner. If **you** or anyone acting for **you**
 - (a) make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect or
 - (b) make a statement in support of a claim knowing the statement to be false in any respect or
 - (c) submit a document in support of a claim knowing the document to be forged or false in any respect or
 - (d) make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivanceThen
 - (a) **we** shall not pay the claim
 - (b) **we** shall not pay any other claim which has been or will be made under the Policy
 - (c) **we** may at **our** option declare the Policy void
 - (d) **we** shall be entitled to recover from **you** the amount of any claim already paid under the policy since the last renewal date.
 - (e) **we** shall not make any return of premium.
 - (f) **we** may inform the police of the circumstances.
- 6) **We** accept as evidence of cover the confirmation of booking issued to **you** by the tour operator showing that the premium has been paid

- 7) **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
- 8) **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party
- 9) **We** may at any time pay to **you** **our** full liability under the Policy after which no further payments will be made in any respect
- 10) If at the time of making a claim there is any other Policy covering the same risk **we** are entitled to contact that insurer for a contribution.
- 11) **You** and **we** are free to choose the laws applicable to this policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.

Financial Services Compensation Scheme (FSCS)

Towergate Chase Parkinson and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk

COMPLAINTS PROCEDURE

If **you** have cause for complaint, it is important **you** know **we** are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

WHEN YOU CONTACT US

Please give **us** **your** name and a contact telephone number.

Please quote **your** policy and/or claim number, and the type of policy **you** hold.

Please explain clearly and concisely the reason for **your** complaint

INITIATING YOUR COMPLAINT

Any enquiry or complaint **you** have regarding **your** policy or a claim notified under **your** policy, may be addressed to:

The Managing Director
Towergate Chapman Stevens
P O Box 417, West Byfleet, KT14 7XQ

Should the matter not be resolved to **your** satisfaction then please write directly to **us** at the address given:

Head of Customer Care
AXA Insurance UK plc
Civic Drive, Ipswich, IP1 2AN
Tel: 01473 205926 Fax: 01473 205101
Email: customer-care@axa-insurance.co.uk

If **we** have given **you** **our** final response and **you** are still dissatisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

Insurance Division
Financial Ombudsman Services
South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone: (0845) 080 1800 Fax: (020) 7964 1001

This Procedure will not affect **your** rights of law.

HOW TO MAKE A CLAIM

- 1) If **you** need to make a claim, please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, quoting CS Coach Travel and which section of the Policy **you** are claiming under

Towergate Chapman Stevens
Claims Department
P O Box 417
West Byfleet
KT14 7XQ
Telephone: 01932 344300

- 2) Then return **your** completed claim form to the claims service together with **your** original insurance Policy, confirmation of booking, all original receipts and police reports (which must be obtained within 24 hours of the discovery of the event or loss, burglary or theft of **Money**, **Valuables** or any items of **Baggage**) and any other evidence as requested on the claim form.

EMERGENCY ASSISTANCE & REPATRIATION

In the event of death or in the event of injury or illness resulting in any of the following, immediate contact must be made with the Medical Assistance Service:-

- (i) HOSPITALISATION
- (ii) REPATRIATION
- (iii) ALTERATION IN TRAVEL PLANS

SPECIALTY ASSISTANCE LTD

Telephone: +44 (0) 20 7902 7405 Fax: +44 (0) 20 7928 4748

When calling state **Your** identity, this Document No. and the identity and telephone number of the treating doctor.

Success Tours Ltd

a: Oak House, Epsom Square, White Horse Business Park, Trowbridge, Wiltshire, BA14 0XG
tel: 01225 764205 fax: 01225 777520

STATUS DISCLOSURE INFORMATION

The Financial Services Authority (FSA) is the independent regulator of financial services. Use this information to decide if our services are right for you.

Success Tours Ltd is an appointed representative of ITC Compliance Limited which is authorised and regulated by the FSA (their registration number is 313486) and which is permitted to advise on and arrange general insurance contracts

Success Tours Ltd only offer travel insurance from a limited number of insurers. A List of these insurers is available on request. No additional fees will be charged for this service.

You WILL NOT receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed

We always aim to provide a first class service, however if you have any cause for complaint any enquiry in the first instance should be addressed in writing to The Compliance Officer, ITC Compliance Limited, at Charnwood House, Marsh Road, Bristol, BS3 2NA. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend upon the type of business and the circumstances of your claim.

Details of ITC Compliance Limited's authorisation (including their authorised number 313486) can be confirmed by contacting the FSA on 0845 606 1234 or by visiting the FSA's website <http://www.fsa.gov.uk/register>.

DEMANDS AND NEEDS STATEMENT**Travel Insurance**

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Full details of these circumstances/events, levels of cover and terms and conditions can be found in the policy information/booklet.

IMPORTANT INFORMATION

Our travel insurance policies have a number of exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and every member of your party meet the eligibility criteria: Specifically our policy may NOT be applicable for you if:

- You are over the maximum specified age at the time of your trip
- You have pre-existing medical conditions

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy booklet.

If after purchasing your policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy. If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen

The policy does not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone **020 7008 0232** or **0233** or visit their website at www.fco.gov.uk).

It is important that you read and understand the above information. You should have been provided with a copy of all relevant policy documentation to enable you to make an individual informed buying decision based on your own personal circumstances, travel plans and the merits of the policy. This buying decision is your own and you will not have received a personal recommendation or advice from us.

Please keep this page with your insurance policy documents.



Policy Summary – Single Trip Success Tours

This policy summary does not contain full details and conditions of your insurance – these are located in your policy document.

This insurance is underwritten by AXA Insurance UK plc.

Type of Insurance and Cover

Travel insurance for single trips.

Various optional covers may also be included - your policy schedule will show if you selected these options.

Where a heading is underlined in this policy summary, full details can be found in your policy document under the same heading.

Age eligibility

No age limit applies.

Conditions

- It is essential that you refer to the important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

Special conditions apply to each section of your policy - Please refer to the policy document for full details.

Features and Benefits

Emergency Assistance & Repatriation

- Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on holiday.

Cancellation

- Unavoidable or necessary cancellation due to an event which is beyond your control.
- Abandonment of the trip prior to its commencement as a result of travel delay exceeding 12 hours from the scheduled departure time.
- The maximum we will pay under this section per insured person is £1,500 (United Kingdom, Channel Islands, Europe), £3,500 (Worldwide).

Medical Expenses, Medical Emergency Assistance And Other Expenses Including Curtailment

- Medical, surgical or hospital treatment and nursing home charges, drugs or appliances and travelling costs to obtain such treatment up to £2,000,000 outside the United Kingdom.
- Emergency Dental Treatment to relieve pain.

- Reasonable cost of conveying your ashes or body home or the cost of funeral expenses abroad.
- Reasonable additional accommodation and subsequent repatriation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.
- A pro-rata refund in respect of unused pre-paid travel and accommodation costs following curtailment by early return to the United Kingdom or by attendance as an in-patient in a hospital abroad.

Personal Property

- Accidental loss of or damage to luggage and personal effects, money and travel tickets up to £1,500. Up to £200 for any one article, up to £200 for all valuables and £200 for money – *Please see the definition of valuables in the 'Definitions' in the policy document.*

Delayed Baggage

- Up to £100 towards the cost of buying replacement necessities if your own baggage is delayed in reaching you on your outward journey for at least 12 hours.

Personal Liability

- Personal liability for any damages you become legally liable to pay up to £2,000,000.

Personal Accident

- Up to £15,000 for death, loss of limb or sight and permanent total disablement, subject to age – *Please refer to the policy document for full details of the cover available.*

Travel Delay

- Travel Delay for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £10 for each completed 12 hours following, up to a maximum of £60.

Missed Departure

- Additional expenses for hotel and travelling expenses incurred in reaching your final destination if the car in which you are travelling breaks down or is involved in an accident and you arrive too late to commence the booked journey from or to the United Kingdom. The maximum we will pay under this section is £100 for trips in England, Scotland and Wales, £300 for trips to Europe, Northern Ireland, the Isle of Man, the Isles of Scilly and £600 for Worldwide trips.

Loss of Passport Expenses

- Up to £200 for unavoidable additional travel or accommodation expenses you incur abroad in obtaining a new passport if your passport is lost or stolen.

Legal Expenses

- Up to £10,000 for your legal costs and expenses to pursue a civil action for compensation for damages if you are injured or you die during the period of your trip.

Medical Inconvenience Benefit

- Compensatory payment if you are admitted as an in-patient in a registered hospital during the period of insurance. £15 per 24 hours (£10 per 24 hours within the United Kingdom) up to a maximum of £450 (£100 for trips within the United Kingdom).

Significant or unusual exclusions or limitations

- The standard excesses will be shown within your policy document. *If you have purchased the excess waiver option this will be shown in your booking confirmation/invoice.*

General exclusions:

- War risks, civil commotion, terrorism, sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are excluded - *Please see the General exclusions in the policy wording.*
- Deliberate exposure to danger, influence of drugs or alcohol.
- Illegal acts.
- Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- Bankruptcy/ liquidation of any tour operator, travel agent or transportation company

Exclusions under Cancellation:

- Your disinclination to travel or financial reasons other than involuntary redundancy
- Any claim on medical grounds not supported by a medical certificate confirming the necessity to cancel the trip
- Your failure to obtain the required passport or visa
- Regulations set by the Government of any country

Exclusions under Medical Expenses, Medical Emergency Assistance and other Expenses including Curtailment:

- Treatment that can reasonably wait until your return to the United Kingdom.
- For any treatment not confirmed as medically necessary by the treating doctor
- Medical expenses incurred in the United Kingdom.
- Medication and/or treatment which at the time of departure is known to be required or continued outside the United Kingdom

Exclusions under Personal Property:

- Money and valuables in luggage in transit.
- Sports equipment & protective clothing.
- Mobile phones and accessories.
- Any loss not reported to the Police within 24 hours and supported by a Police report.
- Confiscation or detention by customs or other officials or authorities
- Property more specifically insured elsewhere or recoverable from another source.

Exclusions under Personal Liability:

- The carrying out of any trade or profession
- The ownership or use of aircraft or motorised vehicles
- Any deliberate act
- Injuries to employees or relatives.

Exclusions under Travel Delay:

- Delays of less than 12 hours
- Any claims arising from the withdrawal from service of the aircraft, coach/bus, train or sea vessel
- Any claim not supported by written confirmation from the transport provider stating the period and reason for delay.

Exclusions under Missed Departure

- Claims where sufficient time has not been left for your journey.

Exclusions under Loss of Passport

- Any loss not reported to the Police within 24 hours and supported by a Police report
- Confiscation or detention by customs or other officials or authorities.

Exclusions under Legal Expenses

- The pursuit of any claim against a travel agent, tour operator or carrier.
- Any claim reported more than 180 days after the incident.

Duration

This is a single trip policy.

Option to Cancel

We hope that you are happy with the cover this policy provides. However, if your cover does not meet your requirements, please return all of your documents within 14 days of receipt to the address given below for a refund of your premium.

Success Tours, Oak House, Epsom Square, White Horse Business Park, Trowbridge, Wiltshire, BA14 0XG.

If during this 14 days period, you have travelled, made or claim, or intend to make a claim, then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

Making a Claim

If you have a claim while on holiday:

- 1 In the event of hospitalisation, repatriation or alteration in travel plans immediate contact must be made with International Medical Rescue on +44 (0) 870 906 3690
- 2 In all other circumstances, should you need to cancel prior to your holiday, or wish to notify a claim on your return, contact Towergate Chapman Stevens, Towergate House, PO Box 417, West Byfleet, Surrey, KT14 7YQ or call on 01932 344300 as soon as possible.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the [Complaints Procedure](#) of the policy document.

Financial Services Compensation Scheme (FSCS)

AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.FSCS.org.uk