

Policy summary

Southdowns Insurance Services Ltd (Southdowns)

- AXA Travel Insurance

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

This insurance is underwritten by Inter Partner Assistance (S.A.) apart from Section M - Scheduled airline failure which is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom (“IPP”) and Underwritten by certain Underwriters at Lloyds whose details are shown under the Special definitions relating to Section M - Scheduled airline failure.

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

Type of insurance and cover

Travel insurance for single or annual multi trips – *Please refer to your policy schedule for your selected cover.*

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

Age eligibility

If annual multi trip is selected, this policy is not available to anyone aged 66 or over. If you are aged under 18 (or aged under 23 if in full time education) you are only insured when travelling with one or both of the insured adults or travelling with parental permission. If you reach any of the ages mentioned above during the period of insurance, cover will continue until the next renewal date but not after that.

If single trip cover is selected, this policy is not available to anyone aged 66 or over for USA, Canada and the Caribbean trips and 76 for non-USA trips.

Conditions

- It is essential that you refer to the Important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.
Special conditions apply to each section of your policy - *Please refer to the policy wording for full details.*

Significant features and benefits

- War risks, civil commotion and terrorism – cover for these events is provided under Section B – Emergency medical and other expenses and Section C – Hospital benefit (unless caused by nuclear, chemical or biological attack) – *Please see paragraph 1. in the What is not covered - applicable to all sections of the policy in the policy wording for full details.*
- The table shows the maximum amount payable for each insured person after the deduction of the policy excess (unless otherwise stated). Some sections are optional and these are marked* - *your policy schedule will show if you selected any of these options.*
- Please note that the cover under Section M - Scheduled airline failure is not underwritten by Inter Partner Assistance (S.A.) but by certain Underwriters at Lloyds. Please see the section for further details.

Section	Title	Limit	Excess
A	Cancellation or curtailment charges	£6,000	£50
B	Emergency medical and other expenses	£15,000,000	£50
	Emergency dental treatment	£500	£50

C	Hospital benefit/New Zealand disability benefit	£2,000 (£25 per day)/ £250 per week	Nil
D	Personal accident	£80,000 (subject to age, £30,000 death benefit)	Nil
E	Baggage	£3,500	£50
	Single article limit	£300	£50
	Total for all valuables	£500	£50
	Emergency replacement of baggage	£400 (£200 after 12 hours)	Nil
F	Personal money, passport and documents	£350 cash (£50 if under 16) and £150 other money and documents	£50
	Travel and accommodation costs for replacement passport	£500	Nil
G	Personal liability	£2,000,000	£50
H	Delayed departure	£350 (£35 after 12 hours and £20 per 12 hours delay thereafter)	Nil
	Abandonment of trip	£6,000 (after 12 hours delay)	£50
I	Missed departure	£1,000	£50
J	Legal expenses and assistance	£50,000	£50
K	Extended kennel and/or cattery fees	£250 (£50 per day)	Nil
L	Business travel standard cover		
	Replacement employee	£1,500	Nil
	Business samples	£1,000	£50
L*	Business travel optional cover		
	Business equipment	£1,000	£50
	Single article limit	£500	£50
	Business equipment delay	£200	Nil
	Emergency courier	£200	Nil
	Hiring business equipment	£500 (£50 per day)	Nil
	Business money	£1,000 (£500 cash limit)	£50
	Personal accident	Section D benefits doubled by this section	Nil
M	Scheduled airline failure	£1,500	Nil
N*	Golf cover		
	Loss of green fees	£350 (£50 per day)	Nil
	Golf equipment	£2,000	£50
	Delayed golf equipment	£400 (If not returned after 12 hours)	Nil
	Golf equipment hire	£400 (£50 per day if not returned after 24 hours)	Nil

O	Hijack	£1,000 (£100 per day)	Nil
P	Catastrophe cover	£1,000	Nil
Q	Mugging	£1,000 (£100 for first 24 hours for inpatient and outpatient treatment, £50 for every further 24 hours as an inpatient)	Nil
R*	Travel disruption cover - Travel disruption cover extends the benefits provided by your policy to cover events such as volcanic ash clouds, tsunamis, hurricanes or storms as well as the insolvency of the accommodation providers or their booking agents. (For full details see page 44)		
	Before you reach your destination: Cancellation or abandonment of your trip after 5 hours delay	£6,000 (including up to £200 for taxis and hire cars)	£50
	Additional expenses to reach your destination	£6,000 (including up to £200 for taxis and hire cars)	£50
	Delayed departure compensation including any delays to outbound connections)	£350 (£35 after 12 hours and £20 per 12 hours delay thereafter)	Nil
	Missed departure expenses to enable you to continue your trip if you miss any outbound connections	£1,000	£50
	While you are at your destination: Alternative accommodation or abandonment of trip	£6,000 (including up to £200 for taxis and hire cars)	£50
	On the way home: Additional expenses to return home or if you have to stay longer abroad	£6,000 (including up to £200 for taxis and hire cars)	£50
	Delayed departure compensation including any delays to inbound connections)	£350 (£35 after 12 hours and £20 per 12 hours delay thereafter)	Nil
	Missed departure expenses to enable you to return home if you miss any inbound connections (including those within the United Kingdom)	£1,000	£50
S	Concierge cover	N/A	Nil

Significant or unusual limitations or what is not covered

- You not accurately answering any question(s) we have asked you at the time of buying this insurance, where your answer(s) may have affected our decision to provide you with this policy.
- The standard excess you have agreed to pay will be shown within your policy wording or on the policy schedule.
- Under annual multi trip policies there is no cover for trips over 31 days.
- Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.

What is not covered applicable to all sections of the policy

- War risks, civil commotion, terrorism, (except under [Section B – Emergency medical and other expenses and Section C – Hospital benefit](#) unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are not covered - *Please see paragraphs 4, 5, and 6 in the What is not covered - applicable to all sections of the policy in the policy wording.*
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Wilful, self inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol resulting in a claim.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel (except where cover is provided under subsections 1. and 5. of What is covered under [Section R – Travel disruption cover](#)).

What is not covered under Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

What is not covered under Section B – Emergency medical and other expenses

- Medical expenses that are not considered customary and/or reasonable in the country in which the treatment is administered.
- Any tests, treatment or surgery which in the opinion of the Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), can be reasonably delayed until your return to your home area.
- Treatment or surgery which in the opinion of the Emergency Assistance Service, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the NHS recommended inoculations have not been undertaken and/or the NHS recommended medication has not been taken.

What is not covered under Section C – Hospital benefit

- Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where the NHS recommended inoculations have not been undertaken and/or the NHS recommended medication has not been taken.

What is not covered under Section E – Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm

unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*

- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - *See your policy wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.
- Mobile phones of any kind.

What is not covered under Section F – Personal money, passport and documents

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

What is not covered under Section G – Personal liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

What is not covered under Section H – Delayed departure

- Missed connections.
- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

What is not covered under Section I – Missed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

What is not covered under Section K – Extended kennel and/or cattery fees

- Claims arising from your bodily injury or illness that is not covered under Section B – Emergency medical and other expenses.

What is not covered under Section L – Business travel

- Business equipment left unattended at any time unless deposited in a hotel safe or safety deposit box or left in your locked accommodation.
- Business equipment contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- Loss, theft or damage of CD's, DVD's, films, tapes, cassettes, cartridges or discs other than the market value.
- Any loss or damage arising from manual work.

What is not covered under Section N – Golf cover

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- Golf equipment contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and

9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the [Definitions](#) in the policy wording.*

What is not covered under [Section R – Travel disruption cover](#)

- Claims arising within the first 14 days after you purchased this insurance or the date you booked any trip (whichever is the later) which relate to an event which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).
- Any claims arising whilst you are on a day-trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Strike or industrial action existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.
- Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents, no premium refund will be made. See [General conditions applicable to the whole policy](#) in the policy wording for full details.

Claim notification

To make a claim contact **0345 873 4425** or
Scheduled airline failure where you should contact **0208 776 3752**.

Making a complaint

Any complaint you may have should in the first instance be addressed to the claims office or helpline as applicable.

If the complaint is 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 [Making a complaint](#) section of the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Demands and Needs Statement

Single trip – This policy meets the Demands and Needs of a customer wishing to buy a comprehensive travel insurance policy offering a wide selection of benefits covering one trip, with exclusions for pre-existing medical conditions, unless we have either confirmed cover in writing or you have spoken to us and we have confirmed that screening is not required for the specified medical condition.

Annual multi trip - This policy meets the Demands and Needs of a customer intending to travel more than once within the period of insurance, wishing to buy a comprehensive travel insurance policy offering a wide selection of benefits with exclusions for pre-existing medical conditions, unless we have either confirmed cover in writing or you have spoken to us and we have confirmed that screening is not required for the specified medical condition.