

policy summary

single trip travel insurance

policyholder: Off the Piste

This summary contains the key features of your single trip travel insurance policy. It does not contain the full terms and conditions, which can be found in your single trip travel insurance policy.

It is particularly important that you read the sections on key exclusions. Cancellation cover starts from the date of issue, all other cover is for the duration of the contract.

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. If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Age Eligibility - This policy is not available to anyone aged 35 or over.

comprehensive travel insurance insured by AXA Insurance UK plc

- I Emergency and medical service - Medical expertise to arrange emergency 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.
- I Section 1, Cancellation or curtailment charges - Cover for costs against unavoidable or necessary cancellation or curtailment of the trip before completion due to, death, bodily injury or illness. The maximum we will pay under this section is £5,000 per person
- I Section 2, Emergency medical and other expenses – Emergency medical, surgical, hospital, ambulance and nursing fees up to £10,000,000 outside the United Kingdom (other than the Channel Islands).
- I Section 3, Hospital benefit - Up to £15 for every completed 24 hours in patient hospital stay up to a maximum of £300.
- I Section 4, Personal accident - Up to £30,000 for death, loss of limb or sight and permanent total disablement, subject to age - Please refer to policy wording for full details of the cover available.
- I Section 6, Personal money, passport and documents – Accidental loss, theft of or damage to personal money including foreign currency up to 72 hours prior to departure - Please refer to policy wording for full details of the cover available. Up to £500 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.
- I Section 7, Personal liability - Personal liability for any compensation you become legally liable to pay up to £2,000,000.
- I Section 8, Delayed departure - Delayed departure for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £20 for each completed 12 hours following, up to a maximum of £100. Up to £5,000 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 12 hours has elapsed.
- I Section 9, Missed departure - Up to £500 for additional room only accommodation and travel expense should you miss your departure due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.

- I Section 14, Overseas legal expenses and assistance - Legal expenses and costs in pursuit of a civil action up to £50,000.

key exclusions

See your policy : *General exclusions*

- I War risks, civil commotion, terrorism, (except under sections 2, 3 and 4 unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- I Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- I Unlawful actions and any subsequent legal proceedings brought against you.
- I Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.

See your policy : *Section 1 - What is not covered*

- I Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- I Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim

See your policy : *Section 2 - What is not covered*

- I Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to the United Kingdom.
- I Medication, which prior to departure is known to be required.
- I Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
- I Outpatient treatment

See your policy : *Section 3 - What is not covered*

- I Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

See your policy : *Section 6 - What is not covered*

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

See your policy : *Section 7 - What is not covered*

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

See your policy : *Section 9 - What is not covered*

- I Strike or industrial action publicly known by the date the insurance is purchased by you.

excess

Your excess is the amount of each claim which you pay.

- I Under sections 1, 2, 6, 8 subsection 2, 9, 10, 11 and 13 the first £200 of each and every claim per incident claimed for per section by each insured person.

**baggage - comprehensive
insured by AXA Insurance UK plc**

key benefits

- I Accidental loss, theft or damage to baggage (excluding golf equipment) up to £2,000. Up to £300 for any one article and up to £350 for all valuables - Please refer to the policy wording for the definition of valuable.
- I Up to £100 for the emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey. definition of valuables.

key exclusions

See your policy : *Section 5 - What is not covered*

- I Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- I Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- I Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - See your policy wording for the full list.
- I Business goods, samples or tools used in connection with your occupation.
- I Any loss or theft which is not reported to the police in the country where the incident occurred - see your policy wording for the full details.

excess

Your excess is the amount of each claim which you pay.

- I The first £200 of each and every claim per incident claimed for under this section by each insured person (except claims under subsection 2.a. 2.b. and 3).

**winter sports - comprehensive
insured by AXA Insurance UK plc**

key benefits

- I Up to £750 for the loss, theft of or damage to your own ski equipment, subject to a maximum of £250 for any one article, pair or set of articles.
- I Up to £30 per day, up to a maximum of £300 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.
- I Up to £500 for the unused portion of your ski pack following your bodily injury or illness and up to £150 for the unused portion of your lift pass if lost.
- I Up to £30 per day, up to a maximum of £300 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £30 per day up to a maximum of £300.
- I Up to £300 for reasonable travel and accommodation expenses if your arrival or departure to your resort is delayed by more than 12 hours due to an avalanche.

key exclusions

See your policy : *Section 17 & 18 - What is not covered*

- I Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.

excess

Your excess is the amount of each claim which you pay.

- I Under sections 17 and 21 the first £200 of each and every claim per incident claimed for per section by each insured person.

how to make a complaint

If you wish to make a complaint, in the first instance, please contact the person you originally dealt with. They will aim to resolve your complaint on the same day. Alternatively you can contact us

- by phone** 08000 858698
- by post** Customer Liaison Department Endsleigh Insurance Services Ltd.
Shurdington Road,
Cheltenham
GL51 4UE

You may at any time contact the Quality Manager at AXA Travel Insurance at the following address:

Head of Customer Care, AXA Insurance, Civic Drive, Ipswich, IP1 2AN

email: customer.support@axa-travel-insurance.com

If we cannot settle your complaint, you have the right to ask the Financial Ombudsman Service to review your case. Contacting the Ombudsman will not affect your rights to take legal action against us

Financial Services Compensation Scheme

Endsleigh is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations

Further information about compensation scheme arrangements can be obtained from the FSCS at www.fscs.org.uk

how to cancel

If when you receive your policy documents you find that the cover is not suitable for your needs, you can cancel your policy, providing you notify us within 14 days of receipt. We will refund your premium less a charge for the time you have been insured, provided you have not travelled or your policy has not been terminated following a claim, in which case no refund will be due.

You can cancel your policy by contacting us on **0844 472 2592**

how to make a claim

To make a claim please phone:

- essential travel insurance : **+44(0) 844 472 2502**
- medical assistance **+44(0) 845 271 4472 (24hr)**

For customers who are in a country that does not accept the above international phone number, they can call **+44(0) 203 060 9671 (24hr)**

- legal expenses **+44(0) 870 350 5716 (24hr)**