



2010/11 - Summary of Cover

Travel Plus

Key Information you the Customer need to be aware of

This is a Summary of Cover per insured person only. Full terms and conditions can be found in the policy wording, which you should also read carefully.

1. Who provides your insurance cover?

For sections 1 and 3 to 13 - AXA Insurance UK plc.

Registered Office: 5 Old Broad Street, London EC2N 1AD, Registered in England No. 78950.

For section 2 only - IGI Insurance Company Limited.

Registered Office: Market Square House, St. James's Street, Nottingham, NG1 6FG. Registered in England No. 1229676.

This insurance is arranged by P J Hayman & Company Limited.

2. What does my travel insurance cover me for?

This policy is designed to offer protection for your travel arrangements as described in the summary of cover table below.

Summary of cover

The following is only a summary of the main cover limits per insured person. You should read the rest of this policy for the full terms and conditions.

Section	Standard (Single Trip & Annual Multi-trip)	Premier (Single Trip Only)	Premier Plus (Annual Multi-trip Only)	Excess per person deducted from each claim event**
1. Cancellation or Curtailment Charges - Timeshare cover - Loss of Frequent Flyer Points	£2,500*	£5,000*	£10,000	£75 (£15 Loss of Deposit)
	Nil	£1,500	£1,500	£15
	Nil	£1,500	£1,500	£15
2. BONDPLUS (Financial Failure)	£1,250	£2,500	£5,000	Nil
3. Emergency Medical and Other Expenses (not UK)	£5,000,000	£10,000,000	£10,000,000	£75
4. Hospital Benefit	£500 (£25 per day)	£1,000 (£50 per day)	£2,000 (£100 per day)	Nil
5. Personal Accident Death	£10,000 (£5,000 aged under 16 or over 69 years)	£15,000 (£5,000 aged under 16 or over 69 years)	£30,000 (£5,000 aged under 16 or over 69 years)	Nil
	£15,000	£30,000	£30,000	Nil
	£15,000 (Nil aged over 69 years)	£30,000 (Nil aged over 69 years)	£30,000 (Nil aged over 69 years)	Nil
6. Baggage and Passport (Single article, pair or set limit) (Valuables limit) (Sports Equipment limit) - Loss of Passport - Baggage Delay (over 8 hours)	£1,500	£2,500	£3,000	£50
	£300	£500	£500	
	£300	£750	£750	
	£250	£500	£500	
	£200	£200	£200	
	£100	£250	£500	
7. Personal Money and Documents (Cash limit)	£500	£1,000	£1,500	£50
	£250	£500	£750	
8. Personal Liability	£2,000,000	£2,000,000	£2,000,000	£250 (Property Damage only)
9. Delayed Departure (after 10 hours) or - Trip Cancellation (after 10 hours)	£100 (£25 each 10 hour delay)	£250 (£50 each 10 hour delay)	£500 (£100 each 10 hours)	Nil
	£2,500*	£5,000*	£10,000	£75
10. Missed Departure / Missed Connection	£500	£1,000	£1,500	Nil
11. Travel Risks - Hijack/Kidnap	£2,500 (£100 per day)	£5,000 (£250 per day)	£10,000 (£500 per day)	Nil
	£250	£500	£1,000	
	£750	£1,000	£1,500	
12. Legal Expenses	£25,000	£25,000	£50,000	Nil
13. Winter Sports - Ski Equipment loss/damage (Single articles, Pair or Set limit) (Hired Ski Equipment lost/damaged) - Loss of Ski Pack - Delayed Ski Equipment (after 8 hours) - Piste Closure (not UK) - Avalanche/Weather Delay	£500	£1,000	£1,000	£50
	£300	£500	£500	
	£150	£300	£300	
	£200	£500	£500	Nil
	£100	£200	£200	Nil
	£200 (£20 per day)	£400 (£40 per day)	£400 (£40 per day)	Nil
	£200	£400	£400	Nil

* The sums insured on a Single Trip policy under Section 1 – Cancellation or Curtailment Charges and Section 9 (Trip Cancellation only) may be increased to a maximum of £10,000 per person (age restrictions apply) on payment of the appropriate additional premium. A £20,000 maximum policy limit applies.

** If you have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim. Note: Any excess imposed by us following your call to the Medical Screening Line will still apply.

3. What else do I need to know about my travel insurance policy?

A summary of the main cover limits is shown overleaf. You should read the policy for the full terms and conditions.

4. What is the duration of the contract?

Your policy will run from the dates shown on your policy schedule once your policy has been issued.

5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel you must tell us about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What cancellation rights do you have?

Please read the policy carefully. If the insurance does not meet your requirements please return it within 14 days of the date of issue but before departure date, to P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

Provided no claim has been made your premium will be refunded in full. Thereafter you may cancel the policy at anytime, however no refund of premium is payable.

7. How do I make a claim?

- If you are abroad and need medical assistance, please contact our 24-hour medical emergency service on : **+44 (0) 845 260 1546**
- For all other claims, please call : **0845 260 1525** and ask for a claim form.

8. What to do if you have a complaint?

Step One — initiating your complaint:

If you have a complaint regarding this policy, please write to:

The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

If this does not resolve your problem please contact :

Step Two – Contacting AXA Head Office (for sections 1 and 3 to 13):

Head of Customer Care, AXA Insurance, 7th Floor, Civic Drive, Ipswich IP1 2AN.

Tel: **01473 205 926**, Fax: 01473 205 101, Email: customercare@axa-insurance.co.uk

Step Two – Contacting IGI Insurance Company Limited (for section 2 only):

The Managing Director, IGI Insurance Company Limited, Market Square House, St. James's Street, Nottingham, NG1 6FG.

Step Three — beyond your insurer:

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (Ombudsman). The FOS is an independent body that arbitrate 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 Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone: **0845 080 1800**, or fax: 020 7964 1001

Referral to the FOS will not affect your right to take legal action against us.

9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

In the event that the insurers are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **020 7892 7300**, or by visiting their website at www.fscs.org.uk.

This document is available in large print, audio and Braille.
Please contact us on: 08452 303 526 and we will be pleased to organise an alternative version.