

Benefits schedule		Scheme reference WTIS Elite 2010	
<p>Single trip - valid for issue no later than 31st May 2011 in respect of departures on or before 31st May 2012. Annual multi-trip - valid for issue no later than 31st May 2011 in respect of policies starting no later than 31st July 2011. Provided you have paid the appropriate premium as shown in your documentation, you are covered in accordance with the full wording set out in this documents up to the limits indicated below for the cover chosen. The limits shown apply per person for each separate trip. The excesses apply for each person and each section of each claim.</p>			
Summary of cover		Elite	Excesses
24 hour emergency service		Included	Nil
1. Cancellation or curtailment		£5,000	Nil
2. Emergency medical expenses		£10,000,000	Nil
3. Hospital inconvenience benefit (amount per day)		£1,000 (£50)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement		£50,000	Nil
<i>Death in flight</i>		£100,000	Nil
<i>Maximum payable in the event of death except in flight</i>		£10,000	Nil
<i>Maximum payable in the event of death if under 16</i>		£2,000	Nil
5. Travel delay (£ after 8 hours delay/£ each 8 hours thereafter/max)		£30/20/£250	Nil
Abandonment		£5,000	Nil
6. Missed departure		£2,000	Nil
7. Baggage - overall limit		£3,000	Nil
<i>Maximum per item, pair or set</i>		£350	
<i>Total limit for all valuable</i>		£450	
<i>Emergency purchases</i>		£300	Nil
8. Personal money		£1,000	Nil
<i>Cash limit</i>		£400	Nil
9. Loss of passport		£500	
10. Catastrophe cover		£1,000	Nil
11. Personal liability		£2,000,000	Nil
12. Legal expenses		£50,000	Nil
13. Business personnel replacement		£5,000	Nil
Cover under sections 14,15 & 16 only applies if you have purchased an annual multi-trip policy or paid the wintersports premium for single trip			
14. Ski equipment - overall limit		£1,000	Nil
<i>Maximum per item, pair or set owned or borrowed</i>		£600	
<i>Maximum per item, pair or set hired</i>		£400	
15. Ski pack		£600	Nil
16. Piste closure (amount per day)		£400 (£40)	Nil
17. Transport disruption - additional accomodation (per night)		£500 (£50)	Nil
additional travel expenses		£200	Nil
18. Financial failure insurance		£2,000	Nil
Annual multi-trip travel features and limitations		Elite	
Business travel		Included	
Trips in home country (see territorial limits on page 6)		Included	
Family members can travel separately (adults and children)		Yes	
Maximum age at start/renewal of cover		74	
Maximum duration per trip		62 days	
Wintersports - up to total days shown in any period of insurance		Included - 31 days in all	
Single trip features and limitations		Elite	
Maximum age at date of travel		74	
Maximum period of any one trip if aged 69 and under		94 days	
Maximum period of any one trip if aged 70-74 years		62 days	
Business travel		Included	

Important Conditions Relating to Health

Please answer these questions in relation to yourself or your travelling companions and any non-traveller (as defined) and contact the Worldwide Medical Desk if necessary.

1. Have you or any of your travelling companions ever suffered from, been investigated, treated for or diagnosed with :
 i. any cancer or malignant condition
 ii. any lung- or heart-related condition (including angina)
 iii. any circulatory condition (including hypertension - unless it is the only condition you have and it is well controlled).

Yes

No

2. Do you suffer from any other existing medical condition as defined (please see Definitions)?

Yes

No

3. Are you aware of any existing medical conditions (as defined) suffered by non-travellers (as defined) whose state of health may cause you to cancel or amend your travel plans?

Yes

No

Your medical conditions (if any) will be covered.

4. Are you planning to take part in any hazardous activities (see general exclusion 9) or are you aware of any other circumstances that could reasonably be expected to give rise to a claim? If so, please contact the Worldwide Customer Services Helpline on 0870 428 6500. to see what cover may be available.

There is **No** cover for claims related directly or indirectly to these conditions. However, cover may be available by contacting the Worldwide Medical Desk on 0870 428 6510. If cover is offered, this will be confirmed in writing on your policy schedule.

Please note

You are not covered for any related claims if
 - you are planning to travel against the advice of your medical practitioner or with a view to obtaining medical treatment.
 - you, or as far as you are aware, a travelling companion or non-traveller (as defined) have been given a terminal prognosis

Existing medical condition

Any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check up within the 12 months prior to:

1. the date that this insurance was arranged, or
2. the date that you subsequently made arrangements for a trip (if this is an annual multi-trip policy), or
3. the date that you extended the original period of your insurance, whichever is the latest.

Special notice

This is not a private medical insurance and only gives cover in the event of an accident or sudden illness that requires emergency treatment. In the event of any medical treatment becoming necessary which results in a claim under this insurance, the insured person will be expected to allow insurers or their representatives unrestricted reasonable access to all their medical records and information.

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Accident means a sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

Breakdown means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Curtailment/curtail means cutting your planned journey short by early return to your home country or admission to hospital as an in-patient so that you lose the benefit of accommodation you have paid for.

Existing medical condition means any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check up within the 12 months prior to:

1. the date that this insurance was arranged, or
2. the date you subsequently made arrangements for a trip (if this is an annual multi-trip policy), or
3. the date that you extended the original period of your insurance, whichever is the latest.

Family means up to two adult partners and their dependent children under the age of 18 or 23 if still in full time education that are normally living together in one household. Cover for families shall apply where the appropriate premium has been paid. On annual multi-trip policies all insured persons are entitled to travel independently of each other providing all travellers are named on the policy schedule.

Home country means your usual country of residence, being the United Kingdom or other member country of the European Union, Channel Islands or Isle of Man.

Medical practitioner means a registered practising member of the medical profession who is not related to you or any person with whom you are travelling.

Non-traveller means your relatives (as defined) or business colleagues (as defined) who are not travelling with you, and people with whom you have arranged to stay.

Personal effects means personal belongings, including clothing worn, and personal luggage owned or borrowed by you that you take with you or buy on your trip.

Personal money means cash, being banknotes and coins, travellers' cheques and postal orders, travel tickets and accommodation vouchers carried by you for your personal use.

Public transport means any aeroplane, ship, train or coach on which you are booked to travel.

Relative means husband, wife or civil partner, (or partner with whom you are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Ski equipment means skis, snowboards, ski-poles, bindings and ski-boots.

Sports equipment means items of personal equipment or specialised clothing that are specifically designed for use exclusively in connection with a recognised sport or pastime.

Trip means any holiday/leisure or business trip for which you have paid the appropriate premium.

Valuables means cameras and other photographic equipment; audio and video equipment; computers; all discs, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; jewellery; watches; musical instruments and items made of or containing precious or semi-precious stones or metals.

We, us and our means AXA Insurance UK plc., Registered office 5 Old Broad Street, London, EC2N 1AD. registered in England No. 78950

You and your means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits schedule. You must be resident in the United Kingdom, other European Union member country, Channel Islands or Isle of Man.

Winter sports means cross country skiing (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono-skiing, off-piste skiing or snow-boarding (provided local safety guidelines and warnings are observed), on-piste skiing, on-piste snow-boarding, snow blading and snow sledging.

Section 1

Cancellation or curtailment

(Cover under this section starts from the date shown in your documentation or the date travel is booked, whichever is the later).

You are covered up to the amount shown in the benefits schedule for your proportionate share of the unused travel and accommodation costs (including unused pre-booked excursions and attraction tickets up to a value of £200 and car hire charges) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance:-

- a. i. unforeseen injury, illness or death; or
ii. unforeseen complications arising as a direct result of pregnancy; suffered by you, a travelling companion or a non-traveller (as defined).
- b. the accidental injury, illness or death of your relative or that of a travelling companion or person with whom you intended to stay.
- c. receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
- d. your unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e. redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- f. your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage at your home within 48 hours of departure, or whilst you are away.
- g. your car becoming unusable as a result of theft, fire or accident within 7 days of your departure. This only applies if you are planning to go on a self-drive trip in the car.
- h. the injury or illness of your horse, dog or cat within 14 days of your departure or whilst you are away that requires emergency life-saving surgery, as certified by your vet.

You are not covered for

- a. anything not included in **You are covered** above.
- b. any directly or indirectly related claims if you or your travelling companions have:
 - i. any existing medical condition as defined or
 - ii. ever suffered from or been investigated or treated for or diagnosed with
 - any cancer or malignant condition
 - any lung- or heart-related condition (including angina)
 - any circulatory condition (including hypertension - unless it is the only condition you have and it is well controlled)
- c. any claim related to the health of a non-traveller (as defined) if you made arrangements for your trip in the knowledge that their state of health may cause you to cancel or amend your travel plans.

We may agree not to apply (b) or (c) above or to accept this insurance at special terms if you supply us with details of your condition. Please contact the Worldwide Medical Desk on 0870 428 6510

- d. any directly or indirectly related claims if, at the time this insurance was arranged and each time you make arrangements for a trip:
 - i. you are travelling against the advice of your medical practitioner.
 - ii. you are travelling specifically to seek or you know you will need medical treatment while you are away.
 - iii. you or, as far as you are aware, a travelling companion or non-traveller (as defined) has been diagnosed with a terminal condition.
 - iv. you are aware of any other circumstances that could reasonably be expected to give rise to a claim.
- e. any costs incurred in respect of visas obtained in connection with the trip
- f. disinclination to travel
- g. failure to obtain the necessary passport, visa or permit for your trip.
- h. claims arising from your anxiety, stress, depression or any other mental or nervous disorder unless you provide a medical certificate from a consultant specialising in the relevant field stating that this necessarily and reasonably prevented you from travelling.

Please note that curtailment claims will be calculated from the day you return to your home country or you are hospitalised as an in-patient. Your claim will be based solely on the number of complete night's accommodation lost out of your originally booked arrangements. In respect of travel expenses, we will pay for any additional costs but not for the loss of your pre-booked arrangements.

Conditions

1. It is a requirement of this insurance that if you;
 - a. (for cancellation) become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator or travel agent in writing within 48 hours or as soon as possible after that. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
 - b. (for curtailment) wish to return home differently to your original plans and claim any additional costs under this Insurance, you must contact our nominated emergency services and obtain their agreement to the new arrangements.

Failure to do so will affect the assessment of your claim.

2. Frequent Flyer or similar reward programmes – claims for expenses paid for using such programmes will be admitted in respect of flight costs only and shall be limited to the cost of an economy ticket for the same airline, route and, as far as possible under the airline's booking conditions, flight time.

Please also refer to the general exclusions and conditions.

Section 2

Emergency medical, repatriation and associated expenses

You are covered up to the amount shown in the benefits schedule for either the necessary and reasonable costs incurred as a result of your unforeseen bodily injury, illness, death or complications arising as a direct result of pregnancy during your trip in respect of:-

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of our nominated emergency services, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to your home country, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to £350 provided that it is for the immediate relief of pain only.
- b. additional travel expenses and accommodation (on a bed and breakfast basis) to enable you to return home if you are unable to travel as originally planned.
- c. additional travel expenses and accommodation (on a bed and breakfast basis) for a
 - i. travelling companion to stay with you and accompany you home or,
 - ii. relative or friend to travel from your home country to stay with you and accompany you home.
- d. returning your remains to your home or of a funeral in the country where you die, up to the equivalent cost of returning your remains to your home country.
- e. the cost of necessary physiotherapy incurred incurred in your home country up to a maximum of £600, as a direct result of an injury sustained whilst on an insured trip and for which you received treatment abroad or
- f. your necessary additional travel expenses to return home following the death, injury or illness of a travelling companion insured by us or of your relative or business colleague in your home country. The prior agreement of our nominated emergency services, must be obtained.

You are not covered for

- a. any directly or indirectly related claims if you or your travelling companions:
 - i. have any existing medical condition as defined or
 - ii. ever suffered from or been investigated or treated for or diagnosed with.
 - any cancer or malignant condition
 - any lung- or heart-related condition (including angina)
 - any circulatory condition (including hypertension - unless it is the only condition you have and it is well controlled).
- b. any claim related to the health of a non-traveller (as defined) if you made arrangements for your trip in the knowledge that their state of health may cause you to cancel or amend your travel plans.

We may agree not to apply (a) or (b) above or to accept this insurance at special terms if you supply us with details of your condition. Please contact the Worldwide Medical Desk on 0870 428 6510

- c. any directly or indirectly related claims if, at the time this insurance was arranged and each time you make arrangements for a trip:
 - i. you are travelling against the advice of your medical practitioner.
 - ii. you are travelling specifically to seek or you know you will need medical treatment while you are away.
 - iii. you or, as far as you are aware, a travelling companion or non-traveller as defined has been diagnosed with a terminal condition.
 - iv. you were aware of any other circumstances that could reasonably be expected to give rise to a claim.
- d. any treatment or surgery
 - i. which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency services. If you refuse to be repatriated then you will not be covered for any further expenses under this Section that may subsequently be incurred.
 - ii. which in the opinion of our nominated emergency services, is considered to be cosmetic, experimental or elective.
 - iii. carried out in your home country or more than 12 months after the expiry of this Insurance.
- e. normal pregnancy, without any accompanying bodily injury, illness or complication. This section is designed to provide cover for unforeseen events, accidents and illnesses and normal childbirth would not constitute an unforeseen event.
- f. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- g. claims related to manual labour unless declared to and accepted by us.
- h. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- i. the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.
- j. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

Important conditions

Please note that it is essential under the terms of this insurance that:

a. In the event of any illness, injury, accident or hospitalisation involving anyone insured under this policy where the anticipated costs are likely to exceed £500 you must notify our nominated emergency service. They will direct you to an appropriate medical facility and may be able to guarantee costs on your behalf.

If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb, our nominated emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of your claim.

b. Wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreement such as the European Health Insurance Card in Europe and Medicare in Australia.

Please also refer to the general exclusions and conditions.

Section 3 Hospital inconvenience benefit

You are covered for the amount shown in the benefits schedule for each night spent receiving in-patient hospital treatment outside of your home country that is covered under section 2.

Please also refer to the exclusions and conditions relating to section 2 - medical expenses and the general exclusions and conditions.

Section 4 Personal accident

You are covered for the amount shown in the benefits schedule if you have an accident whilst you are on your trip which is the sole and independent cause of your death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the accident.

If you are aged under 16 at the date of the accident, the amount you are covered for in the event of your death is £2,000.

Payment under this section in respect of all the consequences of an accident shall be limited in total to the amount shown in the benefits schedule. In the event of your death within 12 months of the accident, the total payment will be limited to the amount shown for death.

"Accident" means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

"Permanent total disablement" means that for the twelve months following your accident you are totally unable to work in any relevant occupation and at the end of that time there is no prospect of improvement.

"Loss of limb(s)" means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

"Loss of sight" means total and permanent loss of sight which shall be considered as having occurred:

a. in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and

b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

"In flight" means whilst travelling as a fare paying passenger in a properly licensed, multi-engined passenger carrying aircraft.

You are not covered for

a. claims resulting from motorcycling or quad biking.

b. claims arising out of manual labour.

c. a "permanent total disablement" claim if at the date of the accident you are over 65 and are not in full time paid employment.

d. more than one of the benefits relating to the same injury.

e. the contracting of any disease, illness and/or medical condition.

f. the injection or ingestion of any substance.

g. any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Please also refer to the general exclusions and conditions.

Section 5 Travel delay and abandonment

You are covered up to the amounts (a), (b) and (c) shown in the benefits schedule if the departure of the public transport on which you are booked to travel is delayed by at least 8 hours. (a) for the first complete 8 hour period of delay and (b) for each subsequent complete 8 hour period, up to the maximum payable (c).

However, if your departure from your home country is delayed for more than 24 hours and you choose to abandon your trip, instead of a payment for delay, you are covered for the cost of the trip, up to the maximum claimable under section 1.

You are not covered

a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.

b. if you fail to check-in on time.

c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.

d. to claim under this section if you have also claimed under section 6 or 18 from the same cause.

Please also refer to the general exclusions and conditions.

Section 6 Missed departure

You are covered up to the amount shown in the benefits schedule for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

a. the failure of public transport or,

b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered

a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.

b. to claim under this section if you have also claimed under section 5 from the same cause.

c. for any claim for more than the cost of the original booked trip.

Conditions

You must:-

a. have planned to arrive at your departure point in advance of your earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.

b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

Please also refer to the general exclusions and conditions.

Section 7 Baggage

You are covered up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to,

a. your personal effects.

b. your valuables.

You are also covered up to the amount shown in the benefits schedule in respect of emergency purchases for the reasonable cost of buying essential requirements if you are deprived of your baggage for more than 12 hours after arrival at your outbound destination. You must provide receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for emergency purchases will be deducted from the total claim.

You are not covered for

a. more than the amount shown in the benefits schedule for any one item, pair or set in respect of personal effects and valuables.

b. any additional value an item may have because it forms part of a pair or set.

c. more than £100 in total for personal effects stolen from an unattended motor vehicle between the hours of 9 p.m and 8 a.m or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.

d. loss or theft of or damage to valuables whilst they are out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

e. the loss of valuables overboard.

f. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.

g. loss or theft of or damage

i.to household goods, bicycles, waterborne craft and their fittings of any kind,

ii.to motor vehicles, trailers or caravans or any fixtures or accessories therein or thereon,

iii.to watersports and ski equipment,

iv.to contact lenses, dentures and hearing aids,

v.to personal effects or baggage in transit unless reported to the carrier as soon as possible and a written property irregularity report is obtained,

vi.to personal effects sent by post, freight or any other form of unaccompanied transit,

vii.to sports clothing or equipment whilst in use,

viii.caused by moth or vermin or by gradual wear and tear in normal use,

ix.caused by any process of cleaning, repairing or restoring,

x.caused by leakage of powder or fluid from containers carried in your baggage

xi.to furs.

h. mechanical or electrical breakdown.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Section 8 Personal money

(Cover under this section starts at the time of collection from the bank, or 72 hours prior to departure, whichever is the later).

You are covered up to the amount shown in the benefits schedule for loss or theft of personal money.

You are not covered for

a. loss or theft from an unattended motor vehicle at any time.

b. more than the amount shown in the benefits schedule in respect of cash carried by you, whoever it may belong to.

c. any loss resulting from shortages due to error, omission or depreciation in value.

d. loss or theft of personal money whilst out of your immediate control or supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Section 9 Loss of passport

You are covered up to the amount shown in the benefits schedule following loss or theft of your passport for any reasonable additional necessary costs incurred in obtaining a replacement to enable you to continue your trip or return to your home country.

You are not covered for loss or theft either from an unattended motor vehicle at any time or from baggage whilst in transit unless you are carrying it.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Special exclusions applicable to sections 7, 8 and 9

You are not covered for

a. more than £100 in total under these sections in respect of loss of theft of anything left unattended in a public place, including a beach.

b. loss or theft of valuables, personal money, passport and any item valued over £100 unless reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained.

c. loss of bonds or securities of any kind.

d. delay, detention, seizure or confiscation by customs or other officials.

Special conditions applicable to sections 7, 8 and 9

It is a requirement of this insurance that you must:

a. in the event of a claim,

i. provide receipts or other documentation to prove ownership and value, especially in respect of valuables and any items for which you are claiming more than £100, and

ii. retain any damaged items for our inspection.

b. take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Please also refer to the general exclusions and conditions.

Section 10 Catastrophe cover

You are covered up to the amount shown in the benefits schedule in respect of necessary and reasonable additional travel and accommodation expenses incurred in the event that you are forced to move from pre-booked accommodation to continue your trip or, if the trip cannot be continued, to return home as a result of;

a. fire, lightning or explosion rendering the pre-booked accommodation uninhabitable.

b. local medical epidemic or directive from the responsible Government or local authority directly affecting the area where the pre-booked accommodation is.

c. hurricane, storm or other natural disaster that threatens your safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable.

You are not covered for

a. your own decision not to stay in your pre-booked accommodation when official directives from local or national authorities state that it is safe and acceptable to do so, unless the Foreign & Commonwealth Office deem otherwise.

b. any costs, expenses or compensation payable by or recoverable from a tour operator, airline, hotel or other service provider.

c. any extra costs incurred for accommodation or transport of a higher standard or fare category than that which you originally booked.

d. any expenses that would normally have been incurred during your trip.

e. any claim where you were travelling against the advice of the Foreign & Commonwealth Office or other local or national authorities.

f. any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to your departure for that area.

Conditions

It is a condition of this insurance that before any claim may be considered under this section:

- a. you must provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the catastrophe leading to a claim under this section.
- b. you must notify our nominated emergency service and obtain their prior authority before you make any arrangements to return home early.

Please also refer to the general exclusions and conditions.

Section 11 Personal liability

You are covered up to the amount shown in the benefits schedule, plus legal costs incurred with our written consent, for any claim or series of claims arising from any one event or source of original cause if you are held legally liable for;

- a. accidental bodily injury to someone else or
- b. accidental loss or damage to someone else's property, including your temporary holiday accommodation and its contents.

You are not covered for

- a. any liability arising from loss or damage to property that is
 - i. owned by you or a member of your family or your travelling companions, or
 - ii. in your care, custody or control, other than your temporary holiday accommodation and its contents, not owned by you or a member of your family or your travelling companions.
- b. any liability for bodily injury, loss or damage
 - i. to your employees or members of your family or household or your travelling companions or to their property.
 - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings.
 - iv. arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment.
 - v. arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
 - vi. arising directly from or due to any animals belonging to you or in your care custody or control.
 - vii. arising out of your criminal, malicious or deliberate acts.
 - viii. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by us.

Condition

If something happens that is likely to result in a claim, you must, as soon as possible, notify the claims handlers in writing. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent as soon as possible, unanswered, to the claims handlers.

Please also refer to the general exclusions and conditions.

Section 12 Legal expenses

You are covered up to the amount shown in the benefits schedule for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

You are not covered for

- a. any costs and expenses
 - i. to pursue a claim against any member of your family or any of your travelling companions.
 - ii. incurred without prior written permission from the claims handlers.
 - iii. which are to be based directly or indirectly on the amount of any award.
 - iv. to pursue a claim as part of or on behalf of a group or organisation.
 - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
 - vi. to pursue a claim against us, our agent or any insurer acting on this policy.
 - vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

Conditions

- a. we will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. we will be entitled to repayment of any amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement.
- c. we will be entitled to add any amounts we have paid under all sections of this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

Please also refer to the general exclusions and conditions.

Section 13 Business personnel replacement

You are covered up to the amount shown in the benefits schedule for reasonable necessary additional travel expenses and accommodation (on a bed & breakfast basis) for you or a business colleague to complete essential business commitments that were left unfinished by your death, injury or illness occurring during your trip.

You are not covered for

- a. anything that you are not covered for under section 2, medical & other expenses.

Please also refer to the general exclusions and conditions.

For single trip policies, cover under sections 14, 15 & 16 only applies if you have paid the appropriate premium for wintersports cover.

Section 14 Ski equipment and other expenses

You are covered up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below, for

- a. loss or theft of, or damage to ski equipment owned or borrowed by you,
- b. loss or theft of, or damage to ski equipment hired by you,
- c. the cost of necessary hire of ski equipment following:
 - i. loss or theft of, or damage to, your ski equipment insured by us or,
 - ii. the delayed arrival of your ski equipment, subject to you being deprived of their use for not less than 12 hours.

You are not covered for

- a. ski equipment stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack.
- b. damage to ski equipment whilst in use for race training or racing.
- c. your damaged ski equipment unless returned to your home country for our inspection.
- d. loss or theft of ski equipment not reported to the police within 24 hours of discovering the loss or as soon as possible after that and a written report or reference obtained.
- e. loss or theft of, or damage to, ski equipment whilst in transit unless reported to the carrier and a property irregularity report obtained.
- f. loss or theft of, or damage to, ski equipment over 5 years old.

Special condition applicable to section 14

In respect of loss or damage to ski equipment, we will not pay more than the proportion shown below depending on the age of the equipment.

Age of Equipmen	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	NIL

Please also refer to the general exclusions and conditions.

Section 15 Ski pack

You are covered up to the amount shown in the benefits schedule for the proportionate value of any ski pass, ski hire or ski school fee that you are unable to use following

- a. accidental injury or sickness that prevents you from skiing, as medically certified, or
- b. loss or theft of your ski pass.

You are not covered for

- a. loss or theft not reported to the police within 24 hours of discovering the loss or as soon as possible after that and a written report or reference obtained.

Please also refer to the general exclusions and conditions.

Section 16 Piste closure

(Valid for the period 15th December to 31st March only.)

You are covered for the daily amount shown in the benefits schedule for each day that it is not possible to ski because all lifts are closed due to a complete lack of snow, adverse weather conditions or avalanche danger in your pre-booked holiday resort, up to the total amount shown either;

- a. for the costs you have paid for travel to an alternative resort including the necessary additional cost of a ski pass or
- b. a compensation payment to you after you return where no alternative is available.

You are not covered if you arranged this insurance or booked your trip within 14 days of departure and at that time the conditions in your planned resort were such that it was likely to be not possible to ski.

Conditions

- a. You must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- b. You must submit receipts for the travel and ski pass costs that you wish to claim.

Please also refer to the general exclusions and conditions.

Section 17 Transport disruption

You are covered up to the amounts shown in the benefits schedule for necessary and reasonable additional accommodation (on a bed & breakfast basis) and travel expenses that you incur if:

- a. during your outbound journey or transfer from the arrival airport or station to your booked resort you are delayed by more than 8 hours beyond the scheduled arrival time as a result of the closure of roads or railways that is caused by avalanches or by snowfall or other extreme weather conditions, or
- b. you elect to abandon your trip and return home following such a delay that has required you to find alternative accommodation for at least 2 nights.

You are not covered

- a. if you arranged this insurance or booked your trip within 14 days of departure.
- b. for any expenses recoverable from your carrier or tour operator.
- c. for the cost of meals or drinks other than breakfast.
- d. if you are on a self-drive trip unless the road closure occurs within 20 miles of your booked resort.
- e. to claim under this section if you have also claimed under section 5 or section 6 from the same cause.

Conditions

You must provide a written report from the carrier, police, relevant transport authority or tour operator to confirm the cause and extent of the delay.

Please also refer to the general exclusions and conditions.

Section 18 Financial failure insurance

You are covered up to the amount shown in the benefits schedule in total for:

- a. irrecoverable sums paid in advance in the event of insolvency of the travel or accommodation provider not forming part of an inclusive holiday prior to departure, or,
- b. in the event of insolvency after departure:
 - i. additional pro rata costs incurred by the person insured in replacing that part of the travel arrangements to a similar standard to that originally booked, or
 - ii. if curtailment of the holiday is unavoidable - the cost of return transportation to your home country to a similar standard to that originally booked.

You are not covered for:

- a. travel or accommodation not booked within your home country.
- b. travel or accommodation not booked through a bonded travel agent or direct with a scheduled airline; railway company; bonded coach company or shipping line
- c. the financial failure of:
 - i. any travel or accommodation provider in chapter 11 bankruptcy protection (or equivalent provisions) at the date of issue of the policy.
 - ii. any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
 - iii. any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation

Please also refer to the general exclusions and conditions.

General exclusions and conditions

General exclusions

You are not covered for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However cover is provided in respect of claims under section 2 of the policy arising through terrorism other than losses arising from nuclear, chemical and biological exposures unless you planned to travel to areas that were publicly known to be affected or threatened by such risks. (please see general condition 3.)
2. loss, damage or expense incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU Countries) have advised against travel, provided that such loss, damage or expense is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage or expense directly or indirectly resulting from or attributable to radioactive contamination of any nature.
4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
6. your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
7. your drug addiction, solvent abuse or excessive consumption of alcohol.
8. sexually transmitted diseases.
9. your participation in activities of a hazardous nature such as (but not limited to) potholing, white-water rafting/canoeing (at grade 5 or above), parachuting, hang-gliding or any other aerial activities, sports involving intentional bodily contact, motor-sports and sailing outside territorial waters unless declared to and accepted by us. We reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to your compliance with them. Please contact us to discuss your planned activities if they are generally regarded as hazardous.
10. wintersports other than curling, tobogganning and recreational ice-skating, except when this insurance is taken in connection with a wintersports trip and the appropriate premium paid. In no event, however, is cover granted for ski jumping, ice-hockey or the use of skeletons or bob-sleighs.
11. scuba diving if you are
 - i. not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor or,
 - ii. diving to a greater depth than 30 metres
 - iii. diving alone
 - iv. diving on or in wrecks or at night.
12. racing of any kind (other than on foot) and bloodsports.
13. you taking part in civil commotions or riots of any kind.
14. any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance. 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, illness or disease.
15. you breaking or failing to comply with any law whatsoever.
16. any financial incapacity, whether directly or indirectly related to the claim
17. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier, except as provided for by section 18.
18. a tour operator failing to supply advertised facilities.
19. any Government regulation or act.
20. you travelling against any health requirement stipulated by the carrier, their handling agents or any other transport provider.

General conditions

You must comply with the following conditions to have full protection of your policy. If you do not comply we may at our option cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. you must answer the three important questions shown on the front page truthfully and to the best of your knowledge and contact us if required. If you do not do so then any related claim may be reduced or rejected or your policy may become invalid.
2. you must tell us as soon as possible about any change in circumstances which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to reassess your coverage, policy terms and/or premium after you have advised us of such change. This may include us accepting a claim for the cancellation charges applicable at the time if no suitable or alternative cover for your changed circumstances can be provided. If you do not advise us of any change then any related claim may be reduced or rejected or your policy may become invalid.
3. you must tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1. We reserve the right not to cover such trips or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such trips shall attach unless you accept such terms, including any additional premium, before you depart.
4. you must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require.
5. you must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
6. you must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
7. you must assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work and Pensions) by providing all necessary details and by completing any forms.
8. you must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this Insurance.
9. you must comply with all the terms, provisions, conditions and endorsements of this Insurance. failure to do so may result in a claim being declined.
10. except for claims under sections 3, 4 & for travel delay under section 5, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
11. we may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this Insurance.
12. we may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a credit voucher.
13. this insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
14. you must not act in a fraudulent manner. If you or anyone acting for you:
 - i. make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way; or
 - ii. make a statement in support of a claim knowing the statement to be false in any way; or
 - iii. submit a document in support of a claim knowing the document to be forged or false in any way; or
 - iv. make a claim for any loss or damage caused by your wilful act or with your connivance; then:
 - i. we will not pay the claim.
 - ii. we will not pay any other claim which has been or will be made under the policy.
 - iii. we may make the policy void from the date of the fraudulent act.
 - iv. we will be entitled to recover from you the amount of any claim already paid under the policy.
 - v. we will not refund any premium.
 - vi. we may inform the police of the circumstances

Data Protection Act 1998

To set up and administer your policy we will hold and use information about you supplied by you and by medical providers. We may send it in confidence for processing to other companies acting on our instructions including those located outside the European Economic Area.

24 hour emergency service and medical treatment instructions

Our nominated emergency service is provided by

AXA Assistance

In the event of any illness, injury, accident or hospitalisation involving anyone insured under this policy where the anticipated costs are likely to exceed £500 you must notify AXA Assistance. They will direct you to an appropriate medical facility and they may be able to guarantee costs on your behalf.

When contacting AXA Assistance please state that your insurance is provided by Worldwide Travel Insurance Services Ltd and quote the appropriate reference number:

Reference Number: WTIS Elite 2010

Tel: +44 (0) 845 839 9316

Note: you must retain receipts for medical & additional costs incurred.

Hospital treatment abroad

If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, you must contact AXA Assistance as soon as possible. If you do not, this could mean that we will not provide cover or we will reduce the amount we pay for medical expenses. If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from the claims handlers when you return to your home country.

Returning early to your home country

If you have to return to your home country under section 1 cancellation or curtailment, or section 2 emergency medical expenses, AXA Assistance must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to your home country. AXA Assistance reserve the right to repatriate you should our medical advisors consider you fit to travel.

AXA Assistance may be contacted from anywhere in the world to provide assistance to you. If you experience difficulty getting through on the number listed above AXA Assistance can also be contacted on the following number:

Tel: +44 (0) 203 281 1907

How to make a claim

For all claims other than medical emergencies please request an appropriate claim form by telephoning the claims handlers:

AXA Assistance Claims Centre

**The Quadrangle
106-118 Station Road
Redhill, Surrey
RH1 1PR
Tel: 0845 839 9315**

Please do not send in any documentation until you have a completed claim form to go with it. The claim form lists the additional documentation necessary to support your claim. Please quote the scheme reference: **WTIS Elite 2010** together with your policy number.

Always make sure that any loss or theft is reported to the police as soon as possible and a written report obtained. If your baggage is damaged or lost in transit whilst "checked-in" you must report it to the handling agents or airline immediately on collection and obtain a property irregularity report. These reports (if applicable to your claim), together with all available receipts and any other requested documentation, must be submitted with your claim form.

If you have any questions or concerns about your claim settlement or the way your claim was dealt with, in the first instance please contact the claims manager at the above address and ask for your file to be reviewed.

Governing law

You and we can choose the law which applies to this policy. We propose that English Law applies. Unless we and you agree otherwise English Law will apply to this policy.

Claims complaints procedure

Our aim at all times is to provide a first class standard of service. However, there may be times when you feel that this objective has not been achieved. When this happens, we want to hear about it so we can try and put things right.

Should you have any query or complaint regarding the way a claim has been dealt with, in the first instance please write to the :

**Customer Services Department
Voyager Insurance Services Ltd
13-21 High Street
Guildford Surrey
GU1 3DG
Tel: 01483 562662 Fax: 01483 569676
email: enquiries@voyagerins.com**

Please always quote your insurance reference and claim number and enclose copies of relevant documentation. We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further by writing to AXA head office:

The Head of Customer Care

**AXA Insurance,
7th Floor, Civic Drive
IPSWICH, IP1 2AN
Tel: 01473 205926, Fax: 01473 205101
email: customercare@axa-insurance.co.uk**

If after taking this action you are still dissatisfied you may write to:

Financial Ombudsman Service

**South Quay Plaza
183 Marsh Wall
London, E14 9SR
Tel: 08000 234 567**

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

Period of insurance

If you have paid the appropriate annual multi-trip travel insurance premium and you are 74 or under the overall period of insurance shall be for 12 months starting from the date shown in your documentation. This insurance then covers an unlimited number of trips within that period, except that no cover exists at all for a trip if it is intended to be for longer than the maximum number of days shown in the benefits schedule. Winter sports are covered up to the total number of days shown in the benefits schedule. Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in your home country at the start of your trip, and finishes immediately you return to your home or place of business in your home country for any reason. You are only covered for the period for which a premium has been paid and in any event the total period of any one trip must not exceed the period shown in the benefits schedule for the cover you have bought.

For cancellation only (section 1), cover starts from the date shown on your policy schedule or the date you book your trip, whichever is the later. Personal money (section 8) will be covered from the time of collection but not more than 72 hours before travel. If you are going on a one-way trip all cover will finish 48 hours after your arrival in the country of final destination. If your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

Territorial limits

You are covered for trips to countries within the following Areas provided that you have paid the appropriate premium, as shown in your policy schedule;

- Area 1** The United Kingdom, Channel Islands, the Isle of Man and Ireland.
- Area 2** The continent of Europe west of the Ural mountains, any country with a Mediterranean coastline, the Canary Islands, Madeira and Iceland.
- Area 3** Australia and New Zealand.
- Area 4** Worldwide excluding North America and Canada
- Area 5** Worldwide including North America and Canada

If you have bought the annual multi-trip option, you will be insured for travel within the following areas:

- a)** Europe only - area 1 & 2
- b)** Worldwide – area 1, 2, 3, 4 & 5

Trips within your home country are included providing they are for a minimum of 2 nights away from the home and involve the use of paid accommodation and/or pre-booked public transport

Insurers

This travel insurance is arranged by Worldwide Travel Insurance Services Ltd and underwritten by: AXA Insurance UK plc. Registered Office: 5 Old Broad Street, London EC2N 1AD, Registered in England No. 78950.

Worldwide Travel Insurance Services, Voyager Insurance Services and AXA Insurance UK plc, are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Compensation scheme

AXA Insurance UK plc. is 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. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk)

Cancellation rights

We hope you are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with your requirements, please return it to the issuing agent, within 14 days of receipt and we will refund your premium other than in respect of renewing annual multi-trip policies where you may cancel the policy within 14 days of the renewal date. Any premium already paid will be refunded to you provided 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. If you cancel after the cancellation period, no refund will be made.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 21 days notice to you at your last known address. Provided the premium has been paid in full, you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance. We reserve the right to cancel this policy immediately in the event of non payment of the premium.

Important notice

We would like to draw your attention to some important features of your insurance including:

1. Insurance document

You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.

2. Conditions and exclusions

Specific conditions and exclusions apply to individual sections of your insurance, whilst general exclusions and conditions will apply to the whole of your insurance.

3. Health

This insurance contains restrictions regarding existing medical problems concerning the health of the people travelling and of other people upon whose health the trip depends. You are advised to read the policy schedule carefully.

4. Property claims

These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.

5. Limits

This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.

6. Reasonable care

You need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Insurers will not pay for property left unattended in a public place or unattended vehicle, as specified in the wording.

7. Dangerous sports & pastimes

You may not be insured if you are going to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Please check that this insurance covers you, or ask us.

8. Off-piste

Wintersports cover includes off-piste activities provided local safety guidelines and warnings are observed.