

Elite Travel Insurance - Policy Summary

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy document is available on request if it is not provided to you with this summary.

Insurers: This travel insurance policy is arranged by UK Underwriting Ltd and underwritten by AXA Insurance UK plc, except for Section 19, which is arranged by International Passenger Protection Ltd and underwritten by Europaische Reiseversicherung AG (ERV), QBE Insurance (Europe) Ltd and Groupama Insurance Company Limited.

Main Features and Benefits

What is covered?

Section	Description	Elite	Excesses
1	Cancellation & Curtailment	£5,000	Nil
2	Medical Expenses	£10,000,000	Nil
3	Hospital Benefit (per day)	£1,000 (£50)	Nil
4	Personal Accident	£50,000	Nil
	- <i>Death in flight</i>	£100,000	
	- <i>Maximum payable for death except in flight</i>	£10,000	
5	Travel Delay per 8 hours (a/b/c as defined in wording)	£30/£20/£250	Nil
	Abandonment	£5,000	Nil
6	Missed Departure	£2,000	Nil
7	Baggage – Overall limit	£3,000	Nil
	- <i>Maximum for any one item, pair or set</i>	£350	
	- <i>Overall limit in respect of Valuables</i>	£450	
	- <i>Emergency Purchases</i>	£300	
8	Money	£1,000	Nil
	- <i>Cash Limit</i>	£400	
9	Passport Indemnity	£500	Nil
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
14	Homecare Assistance	£250	Nil
Cover under Sections 15, 16, 17 & 18 only applies if you have purchased the Annual Multi-trip policy or if you have paid the additional premium on the Single trip policy to cover Wintersports			
15	Wintersports Equipment – Overall limit	£1,000	Nil
	- <i>Max. per item pair or set owned or borrowed</i>	£600	
	- <i>Max. per item pair or set hired</i>	£400	
16	Ski Pack	£600	Nil
17	Piste Closure (per day)	£400 (£40)	Nil
18	Transport disruption - <i>additional accommodation (per night)</i>	£500 (£50)	Nil
	- <i>additional travel expenses</i>	£200	
19	Complete Passenger Protection	£2,000	Nil
Annual Travel Features and Limitations			
	Business Travel	Included	
	Trips within your home country (Min. 2 nights paid accommodation)	Included	
	Family members can travel separately	Yes	
	Maximum Age at start of policy	69	
	Maximum Duration per trip	62 days	
	Wintersports - up to total days shown in all	31 days	
Single Trip Features & Limitations			
	Maximum aged 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	31 days	
	Business Travel	Included	

Elite Travel Insurance - Policy Summary

Types of Policies available and Policy durations

Policies are available for either single trips or on an annual basis for multiple trips. An annual multi-trip policy runs for 12 months from the date specified and provides cover for any number of round trips provided that they do not exceed the maximum duration for any one trip shown in your Insurance Benefits Schedule. A single trip policy provides cover for the duration of the trip shown in your policy documentation.

Who can be covered

Policies can be arranged for individuals, couples or families, subject to the maximum age limit shown above. A family policy provides cover for up to two adult partners and their dependent children under the age of 18 that are all normally living together in one household.

Significant and/or Unusual Conditions & Exclusions	Relevant policy reference
Health – The policy contains an important Warranty and exclusions relating to existing health conditions	Health Warranty and Sections 1 & 2 and Important Note 3
Pregnancy – There are exclusions related to pregnancy within 14 weeks of the estimated due date.	Sections 1 & 2
Activities (including Wintersports) – You may not be covered if you are planning to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Wintersports will only be covered if you have paid the appropriate premium. Please check the policy wording and ask us if in any doubt.	General Exclusions 10, 11, 12 & 13 and Important Note 8 & 9
Excesses – There are no excesses applicable to this policy	Benefits Schedule, most Sections and Important Note 6.
Personal Effects – Claims are paid based on the value at time of loss, not on a "Replacement Cost" or "New-for-Old" basis. Deductions will be made for likely wear, tear and depreciation.	Sections 7 & 15 and Important Note 4.
Duty of Care and supervision of your property – There are significant limitations and exclusions of cover for property, including valuables and money, that is left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.	Sections 7, 8, 9 (including the Special Conditions) & 15, General Conditions 5 & 9 and Important Notes 4 & 7.
Material Facts or changes in circumstance – You must tell us all material facts. A material fact is one that you are aware of and that is likely to influence us in accepting your insurance. This could include the state of your health or that of a close relative or any planned hazardous activities. Changes in circumstance should also be notified at once. Any delay may result in any claim being reduced or declined.	General Conditions 1, 2 and Section 1 condition 1
Notification of claims – all claims should be notified at once. Any delay may result in any claim being reduced or declined.	Section 1 condition 1 and General Conditions 2 & 4.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, as detailed in the policy document. Please note that this right does not apply if your policy is a short term insurance of less than one month in duration.

MAKING A CLAIM

If you require assistance abroad please call the 24 Hour Emergency Assistance service as detailed in the policy on 0844 557 7861 quoting the reference shown on your policy.

If you wish to make a claim please telephone the claims handlers detailed in the policy on 0844 557 7863. Please note that written documentary evidence will be required to support your claim.

Section 19, Complete Passenger Protection, has a separate claims notification procedure as detailed in the policy wording.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please call Voyager Insurance Services Ltd on 01483 562662. If you are still not satisfied, please write to the Managing Director, Voyager Insurance Services Ltd, 13-21, High Street, Guildford, Surrey GU1 3DG.

If you are still not happy with the response you have received, you will be advised of the next step in the procedure and ultimately have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

AXA Insurance UK plc and International Passenger Protection Ltd are 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. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.