



Long Stay 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 Worldwide Travel Insurance Services Ltd and underwritten by AXA Insurance UK plc

Main Features and Benefits

What is covered?

Section	Description	Budget	Economy	Super	Excesses
1	Cancellation & Curtailment	Not Available	£1,500	£3,000	£75 (£20 lod)
2	Medical Expenses	£5,000,000	£5,000,000	£10,000,000	£75
3	Hospital Benefit (per day)	Not Available	£200 (£10)	£400 (£20)	Nil
4	Personal Accident	Not Available	£5,000	£10,000	Nil
	- <i>Maximum payable in the event of death</i>	Not Available	£5,000	£5,000	
5	Travel Delay and Abandonment	Not Available	Not Available	Not Available	Nil
6	Missed Departure	Not Available	£500	£1,000	Nil
7	Baggage – Overall limit	Not Available	£1,000	£2,000	£75*
	- <i>Maximum for any one item, pair or set</i>	Not Available	£100	£200	
	- <i>Total limit for sleeping bags, tents & rucksacks</i>	Not Available	£200	£400	
	- <i>Overall limit in respect of Valuables</i>	Not Available	£200	£400	
	- <i>Emergency Purchases</i>	Not Available	£75	£150	Nil
8	Money	Not Available	£200	£400	£75*
	- <i>Cash Limit</i>	Not Available	£100	£200	
9	Passport Indemnity	£125	£125	£250	Nil
10	Catastrophe Cover	Not Covered	£250	£500	£75
11	Personal Liability	£1,000,000	£1,000,000	£2,000,000	£100
12	Legal Expenses	Not Available	£10,000	£10,000	£100
13	Business Personnel Replacement	Not Available	Not Available	Not Available	N/A
Cover under Section 14 only applies if you have paid the appropriate premium for Wintersports					
14	Wintersports Equipment – Overall limit	Not Available	Not Available	£400	£75
	- <i>Maximum for any one item pair or set owned or borrowed</i>			£300	
	- <i>Maximum for any one item pair or set hired</i>			£150	
15	Ski Pack	Not Available	Not Available	N/A	N/A
16	Piste Closure (per day)	Not Available	Not Available	N/A	N/A
Long Stay Features and Limitations					
	Maximum age at date of travel	49	49	69	
	Maximum period any one trip if aged 49 or under at date of departure	18 months	18 months	18 months	
	Maximum period any one trip if aged 50 – 64 at date of departure	N/A	N/A	12 months	
	Maximum period any one trip in Area 1 & Area 2 if aged 65-69 at date of departure	N/A	N/A	12 months	
	Maximum period any one trip including Area 3 if aged 65-69 at date of departure	N/A	N/A	6 months	

* Maximum combined excess £75 in respect of any one claim

Types of Policies available and Policy durations

Policies are available for longer period single trips of two to eighteen months duration if aged 49 or under at the date of departure and 12 months if aged 50 – 64. If aged 65-69 at date of departure cover is available for 12 months for travel only within Area 1 & Area 2, and for 6 months for travel including Area 3. Cover is provided for the duration of the trip shown in your policy documentation.



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Who can be covered

Policies can be arranged for individuals, subject to the maximum age limit shown above. There are reduced rates applicable for children under the age of 18, provided they are accompanied by an adult also insured by us.

Significant and/or Unusual Conditions & Exclusions	Relevant policy reference
Health – The policy contains Important Questions and exclusions relating to the health of you, your travelling companions and any non-travellers (as defined in the policy wording)	Health Warranty, Sections 1 & 2 and Important Notice 3
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 Notice 8 & 9
Excesses – Most sections are subject to an excess, as shown in the details above. This means each person will have to bear the first amount of each claim.	Benefits Schedule, most Sections and Important Notice 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 Notice 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 Notices 4 & 7.
Important Questions & changes in circumstance – You must answer the four important questions shown on the front page of the policy wording 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.	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.

MAKING A CLAIM

If you require assistance abroad please call the 24 Hour Emergency Assistance service as detailed in the policy on 0845 839 9316 quoting the reference shown on your policy.

If you wish to make a claim please telephone the claims handlers detailed in the policy on 0845 839 9315. Please note that written documentary evidence will be required to support your claim.

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 have the right to ask the Financial Ombudsman Service to review your case.

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. 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.