



This is a policy summary 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 12 - 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. Important Conditions Relating to Your Health**

It is a condition of the policy that unless you have been given our agreement you will not be covered under section 1 - Cancellation or curtailment charges, section 3 - Emergency medical and other expenses, section 4 - Hospital benefit and section 5 - Personal accident for any claims arising directly or indirectly from any Existing Medical Condition you have

- a) at the time of taking out this policy or in the case of Annual Multi-trip, at the time of booking each trip if:
  - i) you have an Existing Medical Condition unless you have consulted us by either telephoning our Medical Screening Service on **0845 230 5000**, or by using the self assessment system on the website **www.free-spirit.com** and we have agreed to provide cover;
  - ii) you have received a terminal prognosis unless declared to our Medical Screening Service and accepted by us;
  - iii) you have any Medical Condition for which you are on a waiting list for or have knowledge of the need for surgery, in-patient treatment, investigation at a hospital, clinic or nursing home or been referred to, or in the care of, a specialist consultant unless declared to our Medical Screening Service and accepted by us;
  - iv) you have any Medical Condition you are aware of but for which you have not had a diagnosis;
  - v) you are aware of any circumstances that could reasonably be expected to give rise to a claim on this policy;
- b) at any time:
  - i) any Medical Condition you have which a Medical Practitioner has advised you not to travel (or would have done so had you sought his/her advice) but despite this you still travel;
  - ii) any surgery, treatment or investigations for which you intend to travel outside of the United Kingdom or the Channel Islands to receive (including any expenses incurred due to the discovery of other Medical Conditions during and/or complications arising from these procedures);
  - iii) any Medical Condition for which you are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner;
  - iv) you travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

**If your health changes after the start date of your policy and before the commencement date of your trip you must telephone our customer helpline on 0845 230 5000 to make sure your cover is not affected.**

You should also refer to the Definition of Words (see definition of Existing Medical Condition, Medical Condition and Medical Practitioner in the Definition of Words section of the policy wording) and the General Exclusion section of the policy.

**3. What does my travel insurance cover me for?**

This policy is designed to offer protection for your travel arrangements as described in the Significant Features and Benefits table below.

**Significant Features and Benefits**

The following is only a summary of the main cover limits per insured person. You should read the policy for the full terms and conditions. Please refer to your policy schedule for your cover levels chosen.

Section	Cover	Limit - up to (per person)	Policy Excess (per person)
1.	<b>Cancellation or Curtailment charges</b>	<b>£1,000*</b>	<b>£75</b>
2.	<b>BONDPLUS (Financial Failure)</b>	<b>£1,500</b>	<b>Nil</b>
3.	<b>Emergency medical and other expenses</b> - Emergency dental treatment limit - Funeral expenses abroad	<b>£5,000,000</b> £200 £3,500	<b>£75</b>
4.	<b>Hospital benefit</b>	<b>£1,000 (£25 each 24 hours)</b>	<b>Nil</b>
5.	<b>Personal accident</b> <b>1. Death</b> <b>2. Loss of Limb(s)/Sight</b> <b>3. Permanent Total Disablement</b>	<b>£20,000</b> aged 16 to 69 years <b>£5,000</b> aged 70 years & over <b>£3,500</b> aged 15 years & under <b>£20,000</b> aged up to 69 years <b>£5,000</b> aged 70 years & over <b>£20,000</b> aged up to 69 years <b>Nil</b> aged 70 years & over	<b>Nil</b>
6.	<b>Baggage &amp; passport</b> - Single article, Pair or Set limit - Overall limit for Valuables <b>Baggage delay (over 12 hours)</b> <b>Loss of passport</b> <b>Loss or damage to Medical Aids</b> <b>Loss or damage to prescribed medications</b>	<b>£2,000</b> £300 £500 <b>£150</b> <b>£200</b> <b>£2,000</b> <b>£500</b>	<b>£50</b> <b>Nil</b> <b>Nil</b> <b>£50</b> <b>£20</b>
7.	<b>Personal money and documents</b> - Cash limit	<b>£1,000</b> £250	<b>£50</b>
8.	<b>Personal liability</b>	<b>£2,000,000</b>	<b>Nil</b> <b>£100</b> (damage to Trip Accommodation)
9.	<b>Delayed departure</b> or <b>Trip cancellation (after 12 hours delay)</b>	<b>£120 (£30 each 12 hours)</b> <b>£1,000*</b>	<b>Nil</b> <b>£50</b>
10.	<b>Missed departure / missed connection</b>	<b>£1,000</b>	<b>Nil</b>
11.	<b>Legal expenses</b>	<b>£25,000</b>	<b>Nil</b>
<b>Winter Sports extension - only available on payment of the appropriate additional premium</b>			
12.	<b>Winter Sports</b> <b>Ski Equipment (own)</b> - Single article, Pair or Set limit - Ski equipment (hired) limit <b>Delayed Ski Equipment</b> <b>Ski Pack (loss of)</b> <b>Piste closure</b> <b>Avalanche / weather delay</b>	<b>£500</b> £300 £150 <b>£200</b> <b>£300</b> <b>£300 (£30 per day)</b> <b>£200</b>	<b>£50</b> <b>Nil</b> <b>Nil</b> <b>Nil</b> <b>Nil</b>

\*Cancellation top-up cover is available up to an additional **£4,000** per person (maximum cover, in total per policy **£10,000**).

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

See below for some of the exclusions and limitations which apply to the policy. You should read the policy for the full terms and conditions.

##### General Exclusions and Limitations

- Claims under most sections of the policy will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of the claim.
- War risks, civil commotion, terrorism (except under section 3 - Emergency medical and other expenses, section 4 - Hospital benefit and section 5 - Personal accident), sonic bangs and radioactive contamination.
- Participation in any activity not shown in the list of Acceptable Activities (see the definition of Acceptable Activities in the Definition of Words section of the policy wording).
- Suicide, self injury, solvent abuse, alcohol abuse and the use of drugs.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel to.

##### Significant or Unusual Exclusions and Limitations

Please refer to 'What you are not covered for' under each section of the policy wording for full details.

##### Section 1 - Cancellation or curtailment charges

- Cancellation charges in excess of those shown in the booking conditions of the travel or accommodation provider or surcharges levied increasing basic brochure prices.
- Circumstances that could reasonably have been anticipated at the time the trip was booked or when you purchased this insurance.

##### Section 3 - Emergency medical and other expenses

- In patient treatment which has not been notified to and agreed as soon as possible by us or our emergency assistance provider.
- Outpatient treatment and additional related expenses over **£300** unless they have been agreed as soon as possible by us or our emergency assistance provider.
- Any expenses or costs after the date that the treating medical practitioner together with our emergency assistance provider have deemed that you are fit to travel.
- Any expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

##### Section 6 - Baggage and passport

- Valuables or your passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- Baggage or medical aids contained in a unattended motor vehicle between 9pm and 9am, or between 9am and 9pm unless it is in a locked boot or covered from view in a locked car.
- Contact or corneal lenses, hearing aids, dental or medical fittings, satellite navigation equipment, winter sports equipment and other items are excluded - please refer to your policy wording for the full list.

##### Section 7 - Personal money and documents

- Personal money and travel documents left unattended at any time unless in a hotel safe, safety deposit box or left in your locked accommodation.
- Loss or theft of travellers cheques if you have not complied with the issuers conditions or where the issuer provides a replacement service.

##### Section 9 - Delayed departure and Section 10 - Missed departure/missed connection

- Strike or industrial action existing or publicly declared by the date this insurance was purchased or the date your trip was booked.

##### Section 12 - Winter sports (optional cover on payment of an additional premium)

- Anything mentioned in 'What you are not covered for' under section 3 - Emergency medical and other expenses and section 6 - Baggage and passport.

#### 5. What is the duration of the contract?

For Single Trip policies, this will be from the date you arrange cover until your return to the UK or the Channel Islands, but not in any case exceeding the period shown on the policy schedule.

For Annual Multi-trip policies, this will be from the start date of the policy stated on the policy schedule and continues for 12 months from that date. This is an annually renewable policy.

#### 6. 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.

#### 7. 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 you have not travelled and 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.

#### 8. 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 1549**
- For all other claims, please call : **0845 260 1528** and ask for a claim form.

#### 9. 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 12):

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](mailto: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 AXA/IGI:

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.

#### 10. 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](http://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.