

# Travel Insurance Summary

In partnership with Endsleigh we provide invaluable cover for trips. Cover includes cancellation and curtailment of the trip due to accident, illness or sickness; cover for personal possessions and personal accident. Additionally cover for over 100 sports and activities are included as standard under this policy and full details are available within the policy documents.

## 1. Your Policy Cover

Insurance Policy	Limit	Excess
<b>Cancellation</b>	<b>Up to the tour operators holiday cost</b>	<b>£40.00</b>
<b>Personal Possessions</b>	<b>£1,500.00</b>	<b>£40.00</b>
Single Article Limit	£200.00	
Valuables Limit	£200.00	
Delayed Possessions	£100.00	Nil
<b>Personal Money</b>	<b>£250.00</b>	<b>£40.00</b>
Party Leader	£1,000.00	£40.00
Emergency Funds	£500.00	£40.00
Loss of travel documents	£500.00	£40.00
<b>Emergency Medical Expenses</b>	<b>£5,000,000.00</b>	<b>£40.00</b>
State Hospital	£10,000 within the UK £20 each full day - £400 in total	£40.00 Nil
<b>Curtailment</b>	<b>Unused portion of cost - up to the tour operators holiday cost</b>	<b>£40.00</b>
<b>Personal Liability</b>	<b>£2,000,000.00</b>	<b>£40.00</b>
<b>Personal accident</b>	<b>£25,000.00</b>	<b>Nil</b>
<b>Organisers Liability</b>	<b>£5,000,000.00</b>	<b>£40.00</b>
Legal Advice and Expenses	£25,000.00	£40.00
Departure Delay	£30 after first 12 hr- £20 after 12 hrs 100 total	Nil
Missed departure	£800.00	Nil
<b>Organiser expenses</b>	<b>£500.00</b>	<b>Nil</b>
Prevention of access	£100 day £500 total	Nil

### Winter Sports Cover if selected

<b>Avalanche delay</b>	<b>£100 per day if you are unable to reach resort £500 in total</b>	<b>Nil</b>
<b>Piste Closure</b>	<b>£30 day - up to £200</b>	<b>Nil</b>
Ski Pack	£200 for proportionate loss of ski pack	Nil
<b>Ski Equipment (own) loss or damaged</b>	<b>£500.00</b>	<b>£40.00</b>
<b>Ski Equipment (Hired) loss or damaged</b>	<b>£250.00</b>	<b>£40.00</b>
Ski Equipment hire	£300.00	Nil

- Cancellation and curtailment cover, in the unlikely event that you have to cut short or cancel your trip
- Cover for emergency medical treatment, hospitalisation and repatriation home
- 24-hour medical emergency assistance
- Personal liability cover will offer protection if you are held responsible for injuring someone or damaging their property
- Replacement of your baggage, personal possessions, money and travel documents such as passports.

## Principle Exclusions

### General

- This policy is not available to anyone aged 86 or over.

### Cancellation or curtailment charges

- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

### Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return home.
- Medication, which prior to departure is known to be required.

### Baggage & Personal money, passport and documents

- Valuables left unattended at any time unless in a safety deposit box or in your locked accommodation.
- Baggage contained in an unattended motor vehicle overnight between - 9 p.m. and 9 am (local time) OR 9 a.m. and 9 p.m (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
- Personal money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation

## 2. Important Information

Endsleigh will share the personal details you provide with AXA Travel Insurance (ATI), a member of the ATI Assistance Group. To administer your policy ATI will hold and use information about you supplied by you (and by medical providers). ATI may send it in confidence for processing to other companies in the ATI group (or companies acting on ATI's instructions), including those located outside the European Economic Area.

### The Endsleigh Group of Companies ("Endsleigh, we, us") Privacy Policy.

It is Endsleigh's policy to take all necessary steps to ensure that your personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 ("the Act").

We hold personal data relating to you in connection with insurance products and services you have asked us to provide. Except to the extent we are required or permitted by law, personal data provided to, or obtained by, us will be used for the purpose of providing you with the products and services you have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties. In the process of gathering your details we may collect sensitive information such as about your health or in relation to motoring offences. If you purchase products or services from us, you will have given us your consent to use this personal data as detailed in this Privacy Policy. We may wish to contact you from time to time by telephone, e-mail or post about other products and services that may be of interest to you. If at any time you do not wish to receive this information then please write to Endsleigh's Group Data Protection Officer at : Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE. Under the Act, as a data subject, you are granted certain rights. If you would like to know what information we hold about you. You can write to us as above. We may charge you a statutory administration fee to comply with your request. Should you have any other queries in connection with data protection then please contact Endsleigh's Group Data Protection Officer as above.

### Complaints Procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of your Travel Insurance Policy. If you are unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with your enquiry. Alternatively you can contact us by: Telephone: 0800 085 8698 Post: Customer Liaison Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Gloucestershire GL51 4UE

You may at any time contact the Head of Customer Care at AXA Travel Insurance at The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR. If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at the following address:-The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Contacting the Ombudsman will not affect your right to take legal action against us.

## 3. Eligibility Statements

You and anyone named on the policy must be:

- **Registered under the healthcare system in your home country.**
- **Travelling from and returning to your home country.**

You agree that this proposal is for insurance in the normal terms and conditions of the insurer's policy and shall be incorporated in and form the basis of the contract.

This policy is not available to anyone aged 86 or over. If any member of the travelling party is 86 years or over we are unable to provide you with a quote or policy. However, if you would like to contact BIBA on 0870 950 1790 (Open 9.00am - 5.00pm Monday to Friday) or at <http://www.biba.org.uk/ConsumerHome.aspx> they hold a list of insurers who may be able to assist you.

## 4. Important Conditions Relating to Health

### Non United Kingdom Residents

If you are a resident of the European Union but are not a resident of the United Kingdom you are unable to make a medical health declaration and are not covered for any pre-existing medical conditions

### United Kingdom Residents

If you are a resident of the United Kingdom please follow this step by step guide:

#### Step 1

Please read the following questions carefully.

During the last 2 years, has anyone travelling under this policy, had any medical or psychological condition:

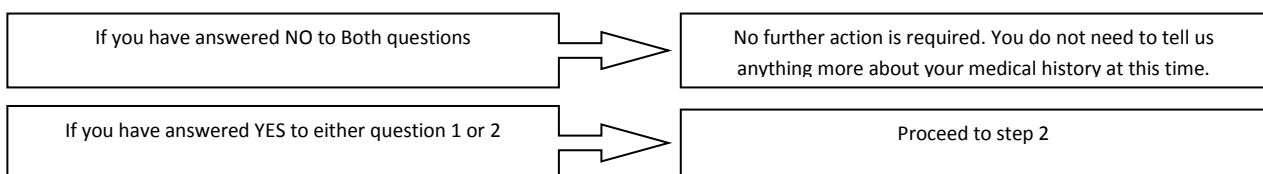
Which has resulted in symptoms or  
For which any form of treatment or prescribed medication has been required or  
For which they have required any medical consultation, investigation or follow-up/check-up?

Yes	No

Has anyone travelling under this policy EVER had any cardiovascular or circulatory condition? For example:

A heart attack, angina, chest pain(s), or any other heart condition.  
High blood pressure, blood clots, raised cholesterol, aneurysm, or any circulatory disease.  
Any form of stroke, transient ischaemic attack, or brain haemorrhage.

Yes	No



# Travel Insurance Summary

## Step 2

Each person who is travelling under this policy and who has been directed to step 2 will need to call the Medical Assessment Helpline to declare all medical conditions. Please note the Medical Assessment Helpline will not be live until the **1st October 2014**. If you have any questions regarding the Medical Assessment Helpline please contact your tour operator.

We will assess the medical information supplied to Us and advise if We can cover the pre-existing medical condition(s), if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.

If there are any changes in Your health, prescribed medication or treatment, You must notify Us and update Your Medical Health Declaration prior to booking any Trip or departing on any Trip. All changes must be declared to Us and accepted in writing before cover can continue.

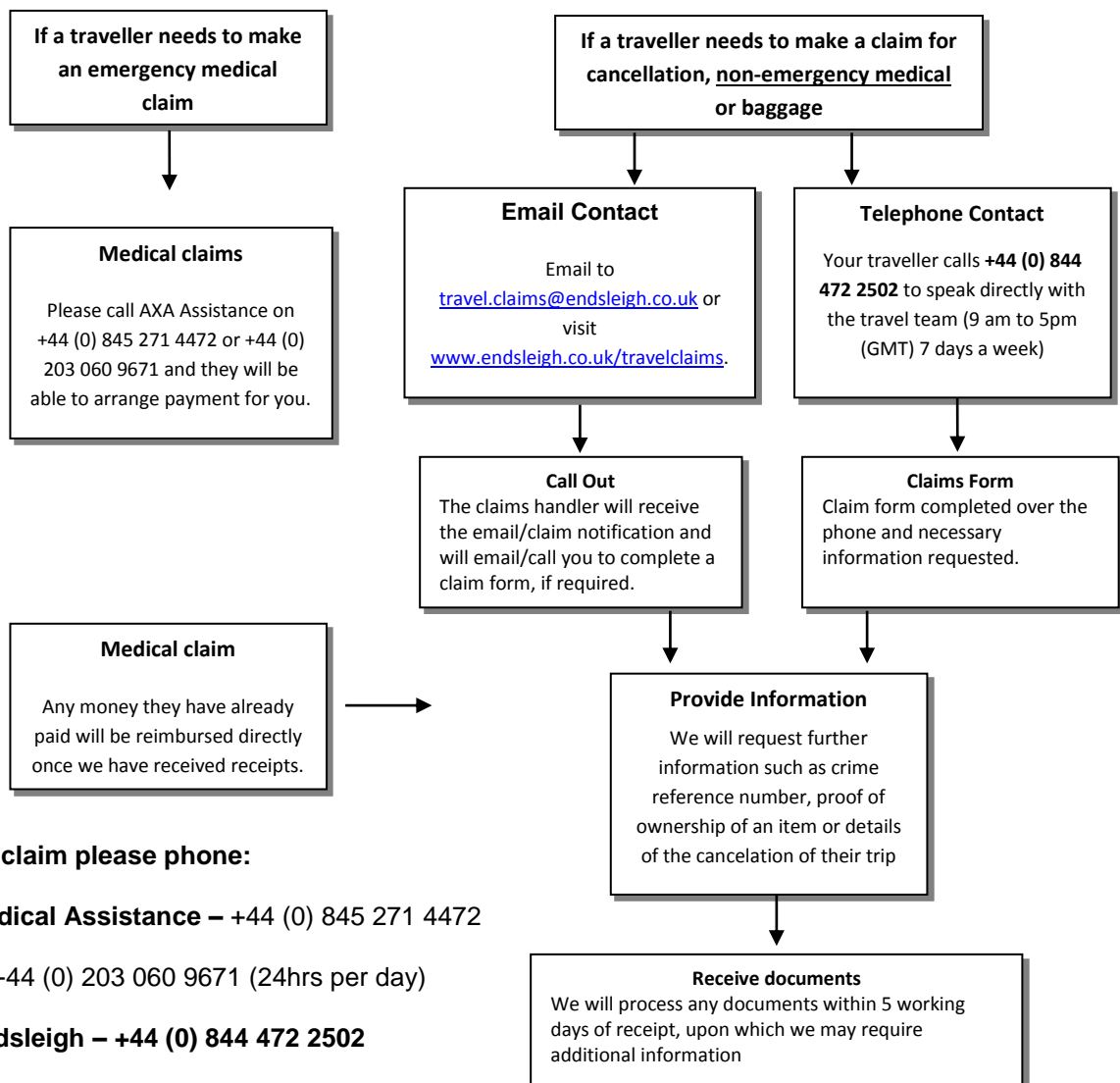
Failure to declare Pre-Existing Medical Conditions that are relevant to this insurance may invalidate Your claim.

\* Close relative – means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé fiancée.

\*\* Close business associate -Means any person whose absence from business for one or more complete days at the same time as your absence prevents the proper continuation of that business.

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA Register by visiting its website at [www.fsa.gov.uk/fsaregister/](http://www.fsa.gov.uk/fsaregister/). Endsleigh Insurance Services Limited. Company No: 856706 registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE.

**Outlined below is the process a traveller would follow in the event of a claim.**



**To make a claim please phone:**

**Medical Assistance – +44 (0) 845 271 4472**

or +44 (0) 203 060 9671 (24hrs per day)

**Endsleigh – +44 (0) 844 472 2502**

(7days a week 9am-5pm GMT)