

# SINGLE TRIP TRAVEL POLICY SUMMARY

**Should you have any queries about this cover please contact your broker who will be pleased to help you**

1. Some important facts about your insurance are summarised below. This summary 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.
2. This policy is underwritten by AXA Insurance UK plc arranged through UK Underwriting Limited by Towergate Underwriting Travel, a trading name of Towergate Underwriting Group Limited.
3. This is a travel insurance policy covering a single trip.
4. **Features and Benefits:**

Section	Description	Cover (Excess in Brackets)
A	Cancellation & Curtailment	£3,000 (£50)
B	Medical & treatment expenses (This section includes emergency assistance services)	Up to £5,000,000 (£50)
C	Hospital Benefit	Up to £15 per day up to £600 (£0)
D1	Travel Delay	Up to £20 for the first full 12 hour period £10 each additional full 12 hour period up to £100 (£0)
D2	Holiday Abandonment	Up to £3,000 (£50)
D3	Mugging Benefit	Up to £40 per day up to £500 (£0)
D4	Missed Departure	Up to £1,000 (£50)
E	Personal Accident Loss of limbs or Sight (aged 65 and under) Permanent Total Disablement Death Benefit (Aged 18 – 65) Death Benefit (aged under 18) All Benefits (aged 66 and over)	Up to £25,000 in total under this section Up to £25,000 (£0) Up to £25,000 (£0) Up to £5,000 (£0) Up to £2,500 (£0) Up to £2,500 (£0)
F	Personal Liability (including Legal Fees)	Up to £2,000,000 (£100)
G	Legal Expenses	Up to £10,000 (£100)
H	Personal Effects & Baggage Single Item, Pair or Set Limit Valuables Limit in Total Travel Documents Delayed Baggage	Up to £2,000 in total under this section (£50) £200 (£50) £200 (£50) Up to £500 (£50) £75 per 24 hours up to £150 (£50)
I	Personal Money Cash Limit Cash (aged under 18)	Up to £500 (£50) Up to £200 (£50) £100 (£50)
<b>OPTIONAL EXTRAS</b>		
WINTERSPORTS COVER (available upon payment of an additional premium or when an annual multi trip cover is effected). Up to £600 in total under this section.		
J	Ski Equipment Owned or Hired Hire or Alternative Equipment Ski Pack Piste Closure Avalanche Closure	Up to £600 (£50) Up to £200 (£50) Up to £300 (£50) Up to £200 (£50) Up to £200 (£50)

#### 5. Exclusions and Limitations:

- Please note certain hazardous activities are not included on this policy unless the appropriate additional payment has been made, whilst some hazardous activities may not be covered altogether. Please seek advice from us if you are unsure about cover.
- In certain circumstances, we reserve the right to increase the policy excess, or apply other endorsements, or ask you to fulfil some other requirements. In these cases, we will give you prior notification, and full information will be given on the policy schedule.
- The following maximum age restrictions apply: trips to UK/EU: 75 years.
- Form EHIC is recommended for travellers to EU; travellers to Australia must enroll with Medicare: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au)
- The maximum trip duration is 178 days.
- Property claims are paid based on the value of the goods at the time of loss or damage and not on a 'new for old' or replacement cost basis unless otherwise stated in your policy.
- You must have a pre-paid return ticket at the start of your trip.

### **Pre-existing medical conditions**

A pre-existing medical condition is any medical condition which has been suffered, or for which medical advice, treatment or medication has been received prior to the date of issue of the policy. The details must have been disclosed recently, and any disclosure will pertain only to this policy: any subsequent policies will require a new disclosure to be made, even the renewal of an existing policy for which a disclosure may previously have been given. If there is a significant change in your medical condition or if you develop a new condition (after you have taken out this insurance, but before you travel) you must declare this. Please contact your broker for details.

### **6. Policy Duration**

This policy will provide cover for the dates of the holiday indicated on the policy schedule. Cover under Section A will apply from the date the policy was taken out until the end of the trip. Cover under all other sections will apply from the start of the trip until the end of the trip as stated on your policy schedule, unless otherwise agreed by us in writing.

### **7. Your right to Cancel:**

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. See the enclosed cancellation section of 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.

### **8. To make a claim:**

In the event that you need to make a claim, please notify Traveller's Protection Services at the following address:

*Traveller's Protection Services  
1 Prince of Wales Road  
Norwich  
NR1 1AW*

Or telephone their Claims Hotline on  
**0870 774 4199**. Quoting Towergate AUL/UKU and  
your policy number.

### **Emergency Assistance**

Should you need 24-hour emergency assistance whilst abroad, please contact Primary Assist quoting Towergate AUL/UKU and your policy number:

By telephone: +44 (0)870 420 3812

By fax: +44 (0)870 420 3813

By Email: [assistance@primaryassist.co.uk](mailto:assistance@primaryassist.co.uk)

When making a claim or seeking emergency assistance, it is important that you give your name and the full policy number so that your claim can be processed efficiently. Please refer to your policy wording for more information.

### **9. What to do if you have 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 write to us at:

Complaints Manager, Towergate Underwriting Travel, The Octagon, Middleborough, Colchester CO1 1TG

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

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.

### **10. Compensation Funds**

AXA Insurance is covered by the Financial Services Compensation Scheme (FSCS), which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme for:

- Compulsory insurance is covered in full.

- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).