

Policy Summary

Single Trip and Annual Multi Trip Cover

This is a summary of the Atlas Travel Insurance Policy which is underwritten by AXA Insurance UK plc. It does not contain the full terms and conditions of cover, which are located in your policy wording, but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. The level of cover is comprehensive as shown in the table at the end of this document. Your validation certificate will show that you have selected this cover. Full details are in the policy wording booklet.

Type of insurance and cover provided

Travel Insurance for single trip and annual multi trip. Your validation certificate will show your selected cover. Some winter sports and/or other hazardous sports and activities may also be included – your validation certificate will show if you've selected these options.

Conditions

- It is essential that you refer to the important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy, please refer to the policy wording for further details.

Policy Excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The standard policy excess, applicable to the cover purchased, is shown in the significant features and benefits table overleaf and in your policy wording. If you have purchased an excess waiver or increased your excess under Section 2 – Medical Emergency and Repatriation, this will be shown on your validation certificate.

General Exclusions and Limitations

- Maximum trip durations are as follows:
 - **Single Trips:** 365 days
 - **Annual Multi Trips:** Unlimited number of trips per policy period with maximum individual trip durations of up to 60 days.
- Activities and practices shown in paragraphs 5, 6 and 7 of the General Exclusions applicable to all sections of the policy wording are excluded unless shown on your validation certificate.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised against all or all but essential travel.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and the use of drugs.
- Single Trip cover is not available to anyone aged over 79 years. Annual Multi trip cover is not available to anyone aged over 74 years.
- Unlawful actions and any subsequent legal proceedings brought against you.

Significant Features and Benefits

The table below shows the maximum benefits you can claim. Please refer to your validation certificate for your cover levels.

Section	Maximum Limit Per Insured Person	Excess
1 Cancellation, Curtailment or Trip Interruption	Up to £3,000	£75 (£25 Loss of Deposit)
2 Medical Emergency and Repatriation	Up to £10,000,000	£150
3 Emergency Dental Treatment	Up to £200	£75
4 Additional Accommodation and Travelling Costs	Up to £1,000	–
5 Hospital Daily Benefit	£10 per day up to £1,000	–
6 Travel Delay	£20 for the first 12 hours then, £10 per 12 hours up to £250 Up to £3,000 after 24 hour delay	–
Holiday Abandonment		£75
7 Missed Departure on your Outward Journey	Up to £600	–
8 Personal Luggage	Up to £2,000 £250 single item limit £250 valuables limit	£75
9 Luggage Delay on your Outward Journey	£200 after 24 hrs	–
10 Money and Travel Documents Travel Documents Money & Cash	Up to £200 Up to £500 £200 cash limit £100 U18	£75
11 Personal Liability	Up to £2,000,000	£75
12 Personal Accident Personal Total Disablement Personal Total Disablement if over 65 years Loss of limb(s)/eye(s) Death Death Under 18 and Over 65 years	£25,000 £5,000 £25,000 £5,000 £1,500	–
13 Overseas Legal Protection	Up to £25,000	–
14 Mugging	£50 per day up to £500	–
15 Hijack	£100 per day up to £1,000	–
16 Catastrophe	Up to £500	–

Significant Features and Benefits

The table below shows the maximum benefits you can claim. Please refer to your validation certificate for your cover levels.

Section	Maximum Limit Per Insured Person	Excess
Optional Winter Sports cover available for an additional premium		
17 Cancellation or Curtailment	Up to £3,000	£75
18 Skis, Ski Equipment and Ski Pack		
Ski Equipment	Up to £500 owned £200 hired	£75
Ski Pack	£75 per 24 hours up to £300	–
Lift Pass	£250	–
19 Ski Equipment Delay	£20 per day up to £300	–
20 Piste Closure	£20 per day up to £200	–
21 Delay due to Avalanche or Landslide	Up to £200	£75
Automatic Business cover available for all business travellers		
22 Business Samples and Documents	Up to £500	£75
23 Replacement Employee	Up to £1,500	£75
Optional Golf cover available for an additional premium		
24 Golf Equipment	Up to £1,500 Single Article Limit £250	£75
25 Golf Equipment Hire	£30 per day up to £300	–
26 Green Fees	£75 per day up to £350	–
27 Hole-in-One Cover	£75	–
Optional Wedding/Civil Partnership cover available for an additional premium		
28A Wedding Rings	Up to £250 per ring, up to £500	–
28B Wedding Attire & Gifts	Up to £1,500 per couple	£75
28C Wedding Photographs & Videos	Up to £750 per couple	–

Full details of policy cover can be found in the policy booklet

Reduced Cover Options: If you have opted for and/or received a discount for deleting Section 1 (Cancellation, Curtailment or Trip Interruption) and/or for deleting sections 8 (Personal Luggage), 9 (Baggage Delay on your Outward Journey) and 10 (Money and Travel Documents), these sections do not apply and cover on each of those relevant sections is NIL.

Significant or unusual exclusions and limitations

Please refer to 'What is not covered' under each section of the policy wording for further details

Section 1 – Cancellation, Curtailment or Trip Interruption

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.

Section 2 – Medical Emergency and Repatriation

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
- Medication which prior to departure is known to be required.

Section 5 – Hospital Daily Benefit

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

Section 6 – Travel Delay

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is later.

Section 8 – Personal Luggage

- 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 or safety deposit box.
- Business goods, samples, or tools used in connection with your occupation.
- Baggage left unattended in a place to which the general public has access.
- Baggage contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m.; or between 8 a.m. and 9 p.m. 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, ski equipment and other items are excluded – please refer to your policy wording for the full list.

Section 10 – Money and Travel Documents

- Personal money or documents left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agent's conditions.

Section 11 – Personal Liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

Section 13 – Overseas Legal Protection

- Claims against a travel agent, tour operator, carrier, us, Atlas Travel Insurance, One Group, Healix Group Company or their agents, someone you were travelling with, a person related to you, or another insured person.

Section 17, 18, 19, 20 and 21 – Winter Sports Cover (optional cover on payment of an additional premium)

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.

- Ski equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made-see section 18 special conditions relating to claims for full details.

Duration of the Policy

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

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

Cancellation Period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If you cancel after the first 14 days of receipt of the policy documents then no premium refund will be made. See General conditions applicable to the whole policy in your policy wording for more details.

Making a Claim

For all claims except Legal Expenses call us on 0844 482 4994

For Legal Expenses claims call 0797 626 5211

Notification of any claim must be within 31 days of the event which gives rise to a claim.

Complaints

Any complaint you have should, in the first instance, be addressed to the following:

For sales related matters;

The Managing Director Atlas Insurance, 37 Kings Exchange, Tileyard Road, London N7 9AH

For claims related matters;

AXA Claims, 308 -314 London Road, Hadleigh, Benfleet, Essex SS7 2DD Tel: 0844 482 4994 or email:info@csal.co.uk

If you are not satisfied with the way in which your complaint has been dealt with, you should write to:

Head of Customer Care AXA Insurance, Customer Care Team,7th Floor, Civic Drive, Ipswich IP1 2AN or email: customercare@axa-insurance.co.uk

Complaints can subsequently be referred to the Financial Ombudsman Service. Full details can be found in your policy wording.

Financial Services Compensation Scheme

AXA Insurance is covered by the 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 protected in full.

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

Full details available at www.FSCS.org.uk