



Key Information you the Customer need to be aware of

This is a Summary of Cover 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. What does my travel insurance cover me for?

This policy is designed to offer protection for your travel arrangements as described in the summary of cover table below.

Summary of Cover

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.

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

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

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

A summary of the main cover limits is shown overleaf. You should read the policy for the full terms and conditions.

4. What is the duration of the contract?

Your policy will run from the dates shown on your policy schedule once your policy has been issued.

5. 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.

6. 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 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.

7. 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.

8. 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: customer-care@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.

9. 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.

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.