



TravelPlan Online

# Your Policy Summary



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.

**Type of Cover**  
This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Booklet, provides certain financial protection and medical assistance for your trip(s).

**Insurer**  
AXA Insurance UK plc.  
Acumus Insurance Solutions Limited and AXA Insurance UK plc are authorised and regulated by the Financial Services Authority.

**About your Cover**

Features and Benefits Automatically Included	Policy Section
<p><b>Medical Conditions existing prior to purchasing this policy</b></p> <p>Your policy excludes any condition where you, your travelling companion or anyone else upon whom your travel plans may depend:</p> <ul style="list-style-type: none"> <li>are expected to give birth within fourteen weeks of the return date of your trip, or</li> <li>are on a waiting list for in-patient treatment in a hospital or awaiting the results of tests and/or medical investigations, or</li> <li>are travelling against the advice of a medical practitioner or for the purpose of obtaining treatment abroad, or</li> <li>Have received a terminal prognosis, or</li> <li>Have received hospital treatment and/or medical consultation in the last twelve months for:               <ol style="list-style-type: none"> <li>A heart or circulatory related condition,</li> <li>Hypertension (high blood pressure)</li> <li>A lung or breathing related condition (other than well controlled asthma)</li> <li>Any form of cancer</li> <li>A stroke</li> </ol> </li> </ul>	<p><b>'Read me first' Page 2 and 'Definitions' Page 10 and Section A1 - Cancellation &amp; Curtailment - 'What you are not covered for' Page 13 and Section B – Medical, Treatment &amp; Repatriation Expenses - 'What you are not covered for' Page 14-15</b></p>
<p><b>Age Limits</b></p> <p>There are different age limits under the policy according to the type of policy purchased. Please note that if you are under 18, reduced cover will apply to certain sections of the policy.</p>	<p><b>'Read me first' Page 2</b></p>
<p><b>Residency</b></p> <p>To be eligible for this policy, you must be a UK or Republic of Ireland resident at the time of taking out this policy.</p>	<p><b>'Definitions' Page 11</b></p>
<p><b>Sports &amp; Leisure Activities</b></p> <p>There is cover under the personal accident and medical expenses section of this policy when you are participating in any acceptable sports &amp; leisure activities. You may be covered for other activities if you have paid to extend your cover.</p> <p>You may be covered when participating in certain winter sports if you have paid to extend your cover.</p> <p>Your own or hired golf equipment and non-refundable golfing fees may be covered if you have paid to extend your cover</p>	<p><b>'Declaration of hazardous activities' Page 3 and 'Definitions' Pages 5-9</b></p> <p><b>Winter Sports 'Definitions' Page 12, Cover Page 20-22</b></p> <p><b>Golf Cover 'Definitions' Page 7, Cover Page 23-24</b></p>
<p><b>Law and Jurisdiction</b></p> <p>This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Certificate holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.</p>	<p><b>'Read me first' Page 2</b></p>

THE SIGNIFICANT PRODUCT FEATURES, BENEFITS & EXCLUSIONS											
Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Policy Ref.								
<p><b>SECTION K – PERSONAL EFFECTS &amp; BAGGAGE, TRAVEL DOCUMENTS AND DELAYED BAGGAGE</b></p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Standard</td> <td>£1500</td> </tr> <tr> <td>Essentials</td> <td>£750</td> </tr> <tr> <td>Backpacker</td> <td>£1000</td> </tr> </tbody> </table>	Policy Type	Sum Insured (up to)	Standard	£1500	Essentials	£750	Backpacker	£1000	<p>If you have paid the additional premium to include this cover, it provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.</p>	<p>To be able to claim, a written report is required to support the loss / theft/ damage. For example, from the local police or from the transport carrier. The amount payable will include an allowance for wear and tear and loss of value. Your policy has a limit of £250 (or £200 on the Essentials policy and the Backpacker policy) for each single item (this includes a pair or set). Your policy has a limit of £250 (or £200 on the Essentials policy and the Backpacker policy) for valuables overall. Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time. <b>An excess of £50 (or £60 on the Backpacker policy) per person, per incident applies.</b> There are several items which are not considered to be personal effects, please refer specifically to the definition of Personal Effects.</p>	<p><b>Page 19</b></p> <p><b>Page 10</b></p>
Policy Type	Sum Insured (up to)										
Standard	£1500										
Essentials	£750										
Backpacker	£1000										
<p><b>SECTION L – PERSONAL MONEY</b></p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Standard</td> <td>£500</td> </tr> <tr> <td>Essentials</td> <td>£100</td> </tr> <tr> <td>Backpacker</td> <td>£200</td> </tr> </tbody> </table> <p>This includes a cash limit of £250 (£50 if aged under 18yrs) on the Standard policy, a cash limit of £100 (£50 if aged under 18yrs) on the Essentials policy and a cash limit of £150 (£50 if aged under 18yrs) on the Backpacker policy.</p>	Policy Type	Sum Insured (up to)	Standard	£500	Essentials	£100	Backpacker	£200	<p>It provides cover for cash and traveller's cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.</p>	<p>To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft. <b>An excess of £50 (or £60 on the Backpacker policy) per person, per incident applies.</b></p>	<p><b>Page 20</b></p>
Policy Type	Sum Insured (up to)										
Standard	£500										
Essentials	£100										
Backpacker	£200										
<p><b>WINTERSPORTS, GOLF &amp; BUSINESS COVERS CAN ALSO BE PURCHASED SUBJECT TO AN ADDITIONAL PREMIUM, PLEASE REFER TO THE POLICY WORDING FOR FURTHER DETAILS OF THE COVER PROVIDED.</b></p>											

**PERIOD OF INSURANCE**  
The policy you have purchased will run for the period of insurance shown on your insurance certificate.

**YOUR RIGHT TO CANCEL THIS POLICY**  
We hope you are happy with the cover this policy provides. However, if this cover does not meet your requirements, you have the right to cancel it within 14 days of receipt. Xelector Limited will refund all premiums paid within 30 days from the date they receive the notice of the cancellation from you, provided that you have not travelled on the policy during that time.

**HOW TO MAKE A CLAIM**  
If you need to make a claim, please obtain a claim form no later than 31 days after the event by:

- Telephoning Travellers Protection Services Limited on 0844 412 2724, or
- Writing to Travellers Protection Services Limited, 1 Prince of Wales Road, Norwich, NR1 1AW.

**HOW TO COMPLAIN**  
It is the intention to give you the best possible service but if you do have any questions or concerns about this policy or the handling of a claim you should in the first instance contact the Complaints Officer. The contact details are:

Complaints Officer, TravelPlan Online, 1 Prince of Wales Road, Norwich NR1 1AW. Tel: 0844 412 2725. Fax: 0844 412 2723. Email: sroe@tps ltd.com

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

In the event you remain dissatisfied and wish to make a complaint, you can do so by contacting the following:

The Head of Claims, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds LS10 1HB  
If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. You may contact the Financial Ombudsman Service at:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR  
Tel: 0845 080 1800

This does not affect your statutory rights

**COMPENSATION SCHEME**  
In the event that Axa Insurance UK plc is unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under "Compensation Scheme"

THE SIGNIFICANT PRODUCT FEATURES, BENEFITS & EXCLUSIONS											
Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Policy Ref.								
<p><b>SECTION A – CANCELLATION AND CURTAILMENT</b></p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Standard</td> <td>£5000</td> </tr> <tr> <td>Essentials</td> <td>£1000</td> </tr> <tr> <td>Backpacker</td> <td>£1500</td> </tr> </tbody> </table>	Policy Type	Sum Insured (up to)	Standard	£5000	Essentials	£1000	Backpacker	£1500	<p>Provides cover for travel, accommodation, excursions, tours and activities that have been pre paid or you are contracted to pay for and cannot get back if you cancel or cut short your holiday.</p>	<p>To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. <b>An excess of £50 (or £75 on the Essentials policy or £60 on the Backpacker policy) applies</b></p>	<p><b>Page 13 &amp; 14</b></p>
Policy Type	Sum Insured (up to)										
Standard	£5000										
Essentials	£1000										
Backpacker	£1500										
<p><b>SECTION B – MEDICAL, TREATMENT &amp; REPATRIATION EXPENSES</b></p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Standard</td> <td>£10m</td> </tr> <tr> <td>Essentials</td> <td>£5m</td> </tr> <tr> <td>Backpacker</td> <td>£5m</td> </tr> </tbody> </table>	Policy Type	Sum Insured (up to)	Standard	£10m	Essentials	£5m	Backpacker	£5m	<p>Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance.</p>	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have either returned to the United Kingdom or Republic of Ireland. Medical Cover does not apply to treatment received in your country of residence. <b>An excess of £50 (or £75 on the Essentials policy and Backpacker policy) per person, per incident applies. But can be deleted if EHC successfully reduces the claim.</b></p>	<p><b>Page 14 -15</b></p>
Policy Type	Sum Insured (up to)										
Standard	£10m										
Essentials	£5m										
Backpacker	£5m										