

Freedom Travel Insurance

Policy Summary

This policy is underwritten by AXA Insurance UK plc. This policy summary doesn't contain the full details and conditions of your insurance these can be found in your policy wording.

Type of insurance and cover

Travel insurance for single or annual multi-trips. *Please refer to your policy schedule for your selected cover.*

Some winter sports and/or other hazardous sports and activities may also be included -*Your policy schedule will show if you've selected these options.*

Baggage/passport cover may also be included- *Your policy schedule will show if you selected this option.*

Conditions

- It's essential that you refer to the important conditions relating to health section on page 12 in the policy wording because failing to meet these conditions may jeopardise your claim or your cover.
- If you're travelling to Australia and you need medical treatment you must enrol with a local Medicare office.
- You must keep all your travel tickets and luggage tags

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

Features and benefits

Emergency and medical services

- Expertise to arrange medical assistance or transport home following an accident or illness or if you're informed about a serious illness of a close relative at home while on holiday.

Section A - Cancellation or curtailment charges

- Unavoidable or necessary cancellation or curtailment of the trip before completion because of death, bodily injury or illness, compulsory quarantine or jury service, redundancy, withdrawal of leave for members of the armed forces or emergency services, the Police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence malicious persons or theft. The maximum we will pay under this section is £3,000 per person.

Section B - Emergency medical and other expenses

- Medical, surgical, hospital, ambulance and nursing fees up to £5,000,000 outside the United Kingdom (other than the Channel Islands).
- Emergency dental treatment for pain relief up to £200 incurred outside the United Kingdom (other than the Channel Islands).
- Reasonable cost of funeral expenses abroad up to £1,500 plus the reasonable cost of bringing the ashes or body home.
- Reasonable additional transport or accommodation expenses incurred if it's medically necessary for you to stay beyond your scheduled return date.

Section C - Hospital benefit

- Up to £25 for every completed 12 hours in-patient hospital stay up to a maximum of £1,500.

Section D - Personal accident

- Up to £15,000 for death, loss of limb or sight or permanent total disablement, subject to age - please refer to the policy wording for full details of the cover available.

Section E - Baggage - your policy schedule will show if you've chosen this option.

- Accidental loss, theft or damage to baggage up to £1,500. Up to £250 for any one article and up to £300 for all valuables - please refer to 'Definitions' in the policy wording.
- Up to £100 for the emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey.
- Up to £200 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport abroad.
- Up to £200 for the replacement of your lost, stolen or damaged prescribed medication.

Section F - Personal money, passport and documents

- Accidental loss, theft or damage to personal money - *Please refer to policy wording for full details of the cover available.*

Section G - Personal liability

- Personal liability for any compensation you become legally liable to pay of up to £2,000,000.

Section H - Delayed departure

- Delayed departure for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £20 for each completed 12 hours following, up to a maximum of £100.
- Up to £3,000 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 12 hours has elapsed.

Section I - Missed departure

- Up to £500 for additional room only accommodation and travel expense because of the failure of public transport or an accident or breakdown of the vehicle you are travelling in or a strike.

Section J - Ski Equipment - Only operative if indicated in the schedule.

- Up to £500 for the loss, theft of or damage to your own ski equipment, subject to a maximum of £250 for any one article, pair or set of articles.

Section K - Hire of Ski Equipment - Only operative if indicated in the schedule.

- Up to £15 per day, up to a maximum of £250 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.

Section L - Ski Pack - Only operative if indicated in the schedule.

- Up to £500 for the unused portion of your ski pack following your bodily injury or illness and up to £150 for the unused portion of your lift pass if lost.

Section M - Piste closure

- Up to £30 per day, up to a maximum of £300 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If there are no alternative sites available we'll pay you compensation of £30 per day up to a maximum of £300.

Section N - Overseas legal expenses and assistance Significant or unusual exclusions or limitations

- The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.
- Under annual multi-trip policies there is no cover for trips over 31 days.

General exclusions:

- War risks, civil commotion, terrorism, sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are excluded - please see paragraphs 5, 6, 7 and 8 in the general exclusions section of the policy wording.
- Wilful, self-inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event that the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel.
- Any trip over 31 days under annual multi trip cover(refer to the definition of trip in the policy wording)

Exclusions under Section A - Cancellation or curtailment charges:

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Exclusions under Section B - Emergency medical and other expenses:

- Treatment or surgery that in the opinion of the medical practitioner in attendance can wait until your return to the United Kingdom.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the inoculations needed haven't been undertaken.

Exclusions under Section C - Hospital benefit:

- Expenses incurred as a result of a tropical disease where the inoculations needed haven't been undertaken.

Exclusions under Section E - Baggage:

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Mobile phones, winter sports equipment and other items are excluded -see *you're your policy wording for the full list*.
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section F - Personal money, passport and documents:

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agents conditions.

Exclusions under Section G - Personal liability:

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

Exclusions under Section H - Delayed departure:

- Strike or industrial action publicly known by the date the insurance is purchased by you.

Exclusions under Section I - Missed departure:

- Your failure to allow sufficient time for transport to deliver you to the departure point, strike or industrial action publicly known by the date the insurance is effected.

Exclusions under Sections J and section K - Hire of ski equipment

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

Exclusions under Section L - Ski Pack

- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

Duration

- Freedom Travel Insurance is an annually renewable or single trip policy - please refer to your policy schedule for your selected cover.

Cancellation period

- You're free to cancel your policy at any time.

Claim notification

To make a claim:

If you are a blue policy booklet holder, please contact:

Freedom Travel Insurance
01243 621 348

If you are a lilac policy booklet holder, please contact:

Freedom Travel Insurance
0845 602 5514

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to the claim office or helpline applicable. If you're not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance. If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman Service won't affect your right to take legal action. Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

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 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

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