
HALIFAX TRAVEL INSURANCE.

Your Policy Summary

November 2015 edition



Helpful phone numbers

We recommend that you save the following telephone numbers into your mobile phone:

Emergency medical assistance or repatriation

+44 1633 439016

Customer Services

0345 307 3801

All Claims

0345 307 3801

CONTENTS.

Type of insurance and cover	2
Age eligibility	2
Conditions	2
Significant features and benefits	2
Significant or unusual limitations or what is not covered	5
Duration	8
Automatic renewals on annual multi trip policies	8
How to opt-out	8
Renewals which include a medical condition	8
Cancellation period	8
Claim notification	8
Making a complaint	8
Financial Services Compensation Scheme (FSCS)	8

This policy summary contains key information that you should read. It does not contain full details and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by AXA Insurance UK plc.

Type of insurance and cover

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

Additional covers may also be included – your policy schedule will show if you selected these options.

Age eligibility

This policy is not available to anyone aged 76 or over if annual multi trip cover is selected. If you are aged under 18 you are only insured when travelling with one or more of the insured adults (or accompanied by another responsible adult).

If you reach any of the ages mentioned above during the period of insurance, cover will continue until the next renewal date but not after that.

If single trip cover is selected, this policy is not available to anyone aged 76 or over at the departure date of the trip.

Conditions

- It is essential that you refer to the Important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.
- 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 full details.

Significant features and benefits

- War risks, civil commotion and terrorism – cover for these events is provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – Please see paragraph 1. in What is not covered – applicable to all sections of the policy in the policy wording for full details.
- The table shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional and these are marked* – your policy schedule will show if you selected any of these options.

Section	Title	Limit
A	Cancellation or curtailment charges	Either £3,000 or £5,000**
B	Emergency medical and other expenses	£10,000,000
	Emergency dental treatment	£1,000
C	Hospital benefit	£1,000 (£50 per 24 hour period)
	Meal expenses per nominated person	£10 per 24 hour period
D	Personal accident	£25,000 (subject to age)
E	Baggage	£2,500
	Single article limit	£300
	Total for all valuables	£500
	Emergency replacement of baggage	£250 (if not returned within 12 hours)
F	Personal money, passport and documents	£300 cash (£50 if under 16) and £200 other money and documents
	Cost of replacing passport abroad	£600
G	Personal liability	£2,000,000
H	Delayed departure	£250 £30 for first 12 hours (reduced to 6 hours for trips of three or less nights) £25 for each subsequent 12 hours
	Abandonment of trip	Either £3,000 or £5,000** (after 12 hours delay)
I	Missed departure	£1,000
J* to M*	Winter sports	
J*	Ski equipment	£500
	Single article limit	£250
	Hired ski equipment	£200
K*	Ski equipment hire	£300 (£30 per day)
L*	Ski pack	£400
	Lost lift pass	£150

M*	Piste closure	£300 (£30 per day)
N	Legal expenses and assistance	£25,000
O	Travel disruption cover	
	Before you reach your destination: Cancellation or abandonment of your trip after 12 hours delay or	Either £3,000 or £5,000** (including excursions up to £250)
	Additional expenses to reach your destination	Either £3,000 or £5,000** (including up to £200 for taxis and hire cars)
	Delayed departure compensation (including delays to outbound connections)	£250 £30 for first 12 hours (reduced to 6 hours for trips of three or less nights) £25 for each subsequent 12 hours
	Missed departure expenses	£1,000 (including up to £200 for taxis and hire cars)
	While you are at your destination: Alternative accommodation if your booked accommodation cannot be used or abandonment of trip	Either £3,000 or £5,000** (including excursions up to £250 and £200 for taxis and hire cars)
	On the way home: Additional expenses to return home or if you have to stay longer abroad	Either £3,000 or £5,000** (including up to £200 for taxis and hire cars and £200 for emergency replenishment of prescribed medication)
	Delayed departure compensation (including delays to inbound connections)	£250 £30 for first 12 hours (reduced to 6 hours for trips of three or less nights) £25 for each subsequent 12 hours
	Missed departure expenses	£1,000 (including up to £200 for taxis and hire cars)
P	Extended kennel and/or cattery fees	£250

* This indicates optional covers. Your policy schedule will show any optional cover you have chosen

** See your policy schedule for your selected cover

Significant or unusual limitations or what is not covered

- The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on your policy schedule.
- You must obtain the prior authorisation of the Emergency Medical Assistance Service or us before incurring any medical expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment you or someone on your behalf must contact the Emergency Medical Assistance Service as soon as possible.
- Under annual multi trip policies there is no cover for trips over 60 days.
- Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.
- Deductions for wear and tear will be made.

What is not covered applicable to all sections of the policy

- War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are not covered – Please see paragraphs 4, 5, and 6 in What is not covered – applicable to all sections of the policy in the policy wording.
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.

- Wilful, self-inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol or you are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal resulting in a claim.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) has advised against all travel or all but essential travel (except where cover is provided under subsections 1. and 6.c) of What is covered under Section O – Travel disruption cover).

What is not covered under Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

What is not covered under Section B – Emergency medical and other expenses

- Treatment or surgery which in the opinion of the Emergency Medical Assistance Service, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

What is not covered under Section C – Hospital benefit

- Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

What is not covered 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 vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded – See your policy wording for the full list.
- Business equipment, business goods, samples or tools used in connection with your occupation.

What is not covered 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 have not complied with the issuing agents conditions.
- Any additional travel and accommodation expenses incurred because you were unable to board the public transport on which you were booked to return to the United Kingdom or continue your trip as a result of

the accidental loss of, theft of or damage to your passport and/or visa.

What is not covered under Section G – Personal liability

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

What is not covered under Section H – Delayed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds – Please see section O – Travel disruption cover.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

What is not covered under Section I – Missed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.

- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds— Please see section O – Travel disruption cover.

What is not covered under Sections J and K – Winter sports

- Ski equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section J – Ski equipment.

What is not covered under Section N – Legal expenses and assistance

- Cover is only available if a claim is more likely than not to be successful and if any judgement is more likely than not to be enforced. See the Prospects of success wording under this section of the policy wording for more information.
- Legal costs and expenses incurred prior to our written acceptance of the case.

What is not covered under Section O – Travel disruption cover

- Claims arising within the first 7 days after you purchased this insurance or the date you booked any trip (whichever is the later) which relate to an event which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).
- Any claims arising whilst you are on a day-trip.
- Strike, industrial action or the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all

but essential travel to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.

- Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- For subsection 4. only of What is covered, your reluctance to travel or make or attempt to make alternative arrangements to reach your destination where reasonable alternative travel facilities were available and no severe weather warnings for the area concerned or notices of road closures on your planned route had been issued.
- Your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

What is not covered under Section P – Extended kennel and/or cattery fees

- Claims arising from your bodily injury or illness that is not covered under Section B – Emergency medical and other expenses.

Duration

This is an annually renewable or single trip policy – Please refer to your policy schedule for your selected cover.

Automatic renewals on annual multi trip policies

By purchasing this policy you have provided us with the consent to set up a continuous payment authority. This means we are authorised to automatically renew your policy and apply for renewal payments from your account every year, even if your card has expired, until you instruct us to stop.

We will contact you by at least 21 days before the end of your period of insurance. If you still meet our eligibility criteria, we will seek to automatically renew your policy by using the latest details you provided to us. You will also be provided with a renewal invitation which you should check to ensure all your details are still correct and relevant. Your renewal invitation will have information on how you can make changes to your details or tell us if you do not wish to renew your insurance before your renewal date.

How to opt-out

Call us after you have purchased the policy on 0345 307 3801.

Renewals which include a medical condition

If you have advised us of a medical condition and we have agreed in writing to cover you, your policy will not automatically renew. We will contact you at least 21 days before the expiry date to advise what to do next, but you will have to contact us if you wish to renew.

Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later, you may do so by contacting us on 0345 307 3801 or writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents, no premium refund will be made. See General conditions applicable to the whole policy in the policy wording for full details.

Claim notification

To make a claim, contact: 0345 307 3801.

Making a complaint

If your complaint relates to a claim on your policy, you should contact the department dealing with your claim.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the 'Making a complaint' section of the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

The information within this document is available in alternative formats such as Braille, audio tape or large print. Please call **0345 307 3801** if you wish to receive it in one of these formats and we will be happy to help.

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