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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.

Insurer
Axa Insurance UK plc.

TPS (Insurance Admin Services) Ltd and Axa Insurance UK plc are authorised and regulated by the Financial Services Authority.

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).

About your Cover

Features and Benefits Automatically Included		Policy Section
Medical Conditions existing prior to purchasing this policy	Your policy contains certain exclusions relating to pre-existing medical conditions that affect you, your travelling companions or anyone else upon whom your travel plans may depend. Please ensure you read the MEDICAL SCREENING QUESTIONS and General Exclusions in your policy wording.	**MEDICAL SCREENING QUESTIONS Page 1 and 'General Exclusions which apply to all sections of the insurance' Page 9**
Age Limits	There are different age limits under the policy according to the type of policy purchased.	**'Policy Definitions' Page 3**
Residency	This policy is only available to you if you are permanently resident in the United Kingdom and registered with a medical practitioner in the United Kingdom.	**'Important Notes' Page 1**
Sports & Leisure Activities	There is no cover under the policy for claims arising from any activity not listed under the definition of the acceptable sports and leisure activities, unless you have paid the additional premium prior to travel, to include an activity listed under the definition of hazardous sports and leisure activities and cover is confirmed on your certificate You may be covered when participating in certain winter sports if you have paid to extend your cover. Your own or hired golf equipment and non-refundable golfing fees may be covered if you have paid to extend your cover	**'Policy Definitions' Pages 3 & 4** **Winter Sports 'Policy Definitions' Page 4, Cover Pages 7 & 8** **Golf Cover 'Policy Definitions' Page 4, Cover Page 8**
Law and Jurisdiction	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.	**'Important Notes' Page 1**
Relative	Brother, brother-in-law, civil partner, common-law partner, daughter, daughter-in-law, fiancé(e), foster child, grandchild, grandparent, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, spouse, step-brother, step-sister, step-child or step-parent (inlaw) who live in your country of residence.	**'Policy Definitions' Page 4**

THE SIGNIFICANT PRODUCT FEATURES, BENEFITS & EXCLUSIONS

Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Page
SECTION A1 – CANCELLATION AND CURTAILMENT **Policy Type** / **Sum Insured (up to)** Comprehensive £5000 Standard £5000 Essentials £1000 Backpacker £1500	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.	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. **An excess will apply for claims made under this section, check Schedule of Benefits for details.**	**Page 5** **Page 2**
SECTION B – EMERGENCY MEDICAL AND TREATMENT EXPENSES **Policy Type** / **Sum Insured (up to)** Comprehensive £10m Standard £5m Essentials £5m Backpacker £5m	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.	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. **An excess will apply for claims made under this section, check Schedule of Benefits for details.**	**Pages 5 & 6** **Page 2**

THE SIGNIFICANT PRODUCT FEATURES, BENEFITS & EXCLUSIONS

Section Of Cover	Significant Features and Benefits	Policy Limits & Exclusions Applying to Significant Covers	Page
SECTION M1 – PERSONAL EFFECTS & BAGGAGE **Policy Type** / **Sum Insured (up to)** Comprehensive £1500 Standard £1500 Essentials £750 Backpacker £1000* *when additional premium paid	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.	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 for each single item (this includes a pair or set). Your policy has a limit 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. **An excess will apply for claims made under this section, check Schedule of Benefits for details.** There are several items which are not considered to be personal effects, please refer specifically to the definition of Personal Effects.	**Page 7** **Page 2** **Page 4**
SECTION M2 – PERSONAL MONEY **Policy Type** / **Sum Insured (up to)** Comprehensive £500 Standard £500 Essentials £100 Backpacker £200* *when additional premium paid **(This includes a cash limit of if aged under 18)**	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.	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. **An excess will apply for claims made under this section, check Schedule of Benefits for details.**	**Page 7** **Page 2**

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 after reading this policy document wording, this insurance does not meet your requirements, please return it within 14 days of issue and we will refund your premium provided no claims have been made on the policy during that time and you have not travelled. Thereafter you may cancel the policy at any time, however no refund of premium shall be made.

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 TPS (Insurance Admin Services) Ltd on 0845 218 1640, or
- Writing to TPS (Insurance Admin Services) Ltd Claims Department, PO BOX 132, Leeds, LS10 9BT

Please quote reference: 02545 in all correspondence.

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 Complaint's Officer of the Administrators. For complaints regarding either the sale of the policy or a claim, the contact details are:

The Managing Director, TPS (Insurance Admin Services) Ltd, PO BOX 132, Leeds, LS10 9BT

Tel: 0844 412 2725
Fax: 0845 218 7192
Email: complaints@tpsltd.com

Please quote reference: 02545 in all correspondence.

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

Your statutory rights are not affected if you choose to follow any of the complaints procedures above. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

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".