



This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance policy. Subject to terms and conditions and maximum specified sums insured.

Policy Summary – Home From Home Holidays

This policy summary does not contain full details and conditions of your insurance – these are located in your policy document.

This insurance is underwritten by AXA Insurance UK plc.

Type of Insurance and Cover

Travel insurance for single trips.

Various optional covers may also be included - your policy schedule will show if you selected these options.

Where a heading is underlined in this policy summary, full details can be found in your policy document under the same heading.

Age eligibility

No age limit applies.

Conditions

- It is essential that you refer to the important conditions relating to health section 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 document for full details.

Features and benefits

Emergency Assistance & Repatriation

- Medical expertise to arrange medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on holiday.

Cancellation

- Unavoidable or necessary cancellation due to, death, injury or illness, summons for jury service or as a compulsory witness in a court of law (other than in the line of duty), compulsory redundancy qualifying for payment under the current redundancy legislation
- A complication of your pregnancy or such pregnancy exceeding 30 weeks on the date of departure.
- Unavoidable delay exceeding 12 hours at the final point of departure from the United Kingdom

due to failure or disruption of the pre-booked public transport on which you were due to depart.

- The maximum we will pay under this section per insured person is £1,000.

Repatriation

- Reasonable cost of conveying your ashes or body home or the cost of funeral expenses abroad.
- Reasonable additional accommodation and subsequent repatriation expenses incurred if it is medically necessary for you to stay beyond your scheduled return date.

Curtailment

- A pro-rata refund up to £1,000 pre-paid travel and accommodation costs following curtailment by early return to the United Kingdom or by attendance as an in-patient in a hospital abroad.

Luggage and Personal Money

- Accidental loss of or damage to luggage and personal effects, money and travel tickets up to £2,000 up to £200 for any one article, up to £200 for all valuables and £200 for money – *Please see the definition of valuables in the 'Definitions' in the policy document.*

Personal Liability

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

Personal Accident

- Up to £15,000 for death, loss of limb or sight and permanent total disablement, subject to age – *Please refer to the policy document for full details of the cover available.*

Legal Expenses

- Up to £10,000 for legal costs and expenses incurred in the pursuit of compensation and/or damages for personal injury or death during the *Period of Cover.*

Significant or unusual exclusions or limitations

The standard excesses will be shown within your policy document. *If you have purchased the excess waiver option this will be shown in your booking confirmation/invoice.*

General exclusions:

- War risks, civil commotion, terrorism, radioactive contamination.

- There are a number of sports, activities and winter sports that are excluded - *Please see paragraph 1 in the General exclusions in the policy wording.*
- Deliberate exposure to danger, influence of drugs or alcohol.
- Criminal acts.
- Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.
- Bankruptcy/liquidation of any Tour Operator, Travel Agent or transportation company.

Exclusions under Cancellation:

- Any medical condition existing prior to the payment of the premium.
- Any additional charges incurred as a result of a delay in cancelling the booked arrangements.

Exclusions under Repatriation

- Any medical condition existing prior to departure from United Kingdom

Exclusions under Curtailment:

- Any medical condition existing prior to departure from United Kingdom
- Any travel against any health requirements stipulated by a carrier, their handling agents or any other public transport provider.

Exclusions under Luggage & Personal Money:

- Money and valuables whilst unattended or in luggage in transit.
- Sports equipment & protective clothing.
- Mobile phones and accessories.
- Any loss not reported to the Police and supported by a Police
- Luggage lost or damaged whilst in the custody or control of the carrier recoverable from the carrier.
- Spectacles, sunglasses, dentures and any other aids or appliances.

Exclusions under Personal Liability:

- Pursuit of any trade, business or profession, or the ownership, possession or operation of mechanically propelled vehicles, aircraft or watercraft.
- Wilful or malicious acts or property belonging to you or in your care, custody or control.
- Injuries to employees or relatives.

Exclusions under Legal Expenses

- The pursuit of any claim against a travel agent, tour operator or carrier.
- Any claim reported more than 180 days after the incident

Duration

This is a single trip policy.

Option to Cancel

We hope that you are happy with the cover this policy provides. However, if your cover does not meet your requirements, please return all of your documents within 14 days of receipt to the address given below for a refund of your premium.

Home from Home Holidays
9 Church Street, Ventnor, Isle of Wight, PO38 1SW

If during this 14 day period, you have travelled, made or claim, or intend to make a claim, then we are entitled to recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

Making a Claim

If you have a claim while on holiday:

1. In the event of hospitalisation, repatriation or alteration in travel plans immediate contact must be made with Specialty Assistance Ltd on +44 (0) 20 7902 7405
2. In all other circumstances, should you need to cancel prior to your holiday, or wish to notify a claim on your return, contact Towergate Chase Parkinson, Towergate House, PO Box 416, West Byfleet, Surrey, KT14 7YE or call on 0870 906 3144 as soon as possible.

Making Yourself Heard

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If you are 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 will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Complaints Procedure of the policy document.

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