

SUMMARY OF SINGLE TRIP & ANNUAL MULTI TRIP TRAVEL INSURANCE

INSURER	Axiom Underwriting on behalf of Kiln Syndicate 510, Atrium Syndicate 570, Sirius International Ins. Corp (Publ) UK Branch, HCC International Insurance Company Plc & W.R. Berkley Insurance (Europe) Ltd.
LEVEL OF COVER	There are 2 levels of cover available, Single Trip and Annual Multi Trip. Please check your Schedule to see what level of cover is applicable.
COVERED TRIP	<p>Single Trip A covered trip means a trip that takes place entirely within the Period of Insurance and within the Geographical Limits you have chosen. A trip commences from the time you leave your home or place of business in the UK, whichever is the later and ends at the time you return to your home or place of business in the UK, whichever is the earlier.</p> <p>Annual Multi Trip A covered trip means a trip not exceeding the maximum trip duration stated in the insurance certificate, which takes place entirely during the period of insurance (or continues into the next period of insurance if your contract is renewed with us, and is in force at the time of any incident resulting in a claim). A trip commences from the time you leave your home or place of business in the UK, whichever is the later and ends at the time you return to your home or place of business in the UK, whichever is the earlier. Trips undertaken wholly within the UK will only be covered where there is a minimum of two nights pre-booked accommodation. Medical Expenses cover is excluded for trips undertaken within the UK.</p>
GEOGRAPHICAL LIMITS	You may have the option to purchase European or Worldwide cover. The geographical limit applicable to your insurance will be stated in the Schedule. European Cover means the United Kingdom, Continent of Europe west of the Ural Mountains, any other country or island with a Mediterranean coastline, the Azores, Canary Islands, Republic of Ireland, Iceland and Madeira. Worldwide cover means anywhere in the World.
TERM OF THE INSURANCE	Single Trip insurances cover the period of the trip only. Annual Multi-Trip insurances are usually for a 12 month period. Please refer to your Schedule for the dates that cover is effective.
CANCELLATION	You have the right to cancel this insurance at any time. You will, for a period of 14 days from the date you receive your Certificate of Insurance, have a right to cancel this insurance and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus our reasonable administration charges. To exercise your right to cancel please contact your agent or broker.
IN THE EVENT OF A CLAIM	In the event of a serious medical emergency you must contact the emergency medical assistance company stated in the Schedule as quickly as possible. Claims should be notified to us as soon as reasonably practicable, please refer to the Schedule for contact details.

SUMMARY OF COVER

This document is a summary only. It does not contain the full terms and conditions of the contract. For full details of all terms, conditions & exclusions please refer to the insurance certificate wording (a copy of which is available on request). The relevant sections of the insurance certificate are listed below.

BENEFIT	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
Section A – Medical and Emergency Expenses up to £5,000,000 incurred outside the UK including the cost of repatriation.	Claims arising from any pre-existing defect, infirmity or condition for which you are receiving regular medical treatment, advice or consultation at the time of effecting this insurance or commencing a trip, whichever is the later. Claims arising from childbirth or pregnancy within two calendar months of the estimated date of delivery. Claims incurred in replenishing supplies of medication prescribed and supplied prior to the commencement of a trip.
Section B – Cancellation and Curtailment up to £3,000. Reimbursement for irrecoverable deposits, advance payments or other charges you are committed to pay for travel and accommodation.	Claims arising from any condition or set of circumstances known to you at the time of effecting this insurance or at the time the trip was booked, whichever is the later, where such condition or set of circumstances could have been expected to give rise to cancellation or curtailment of your trip. Claims arising from childbirth or pregnancy within two calendar months of the estimated date of delivery.
Section C – Delayed Departure up to £3,000. Additional payments if your travel is delayed for more than 12 hours or cancellation cover if your trip has to be abandoned as a result of the delay.	You must obtain written confirmation from the carrier of the actual date and time of departure and reason for the delay before a claim can be considered under this section.
Section D – Personal Accident up to £25,000. Cover for death or permanent disability as a direct result of an accident which occurs during your trip.	The death benefit is limited to £2,500 if you are aged under 16 at the time of the accident.

BENEFIT	UNUSUAL EXCLUSIONS & LIMITATIONS
<p>Section E – Baggage and Personal Effects up to £1,500. Cover for loss of or damage to baggage, clothing or personal effects whilst on a trip.</p>	<p>Loss from unattended vehicles is limited to £500 in all. There is an aggregate family limit of £4,000 in all for loss or damage arising from the same event. A single item limit and jewellery and valuables limit apply per person. The limit that applies is shown on your Schedule. There is no cover for losses not reported to the police or appropriate authorities within 24 hours of discovery and where a police or Property Irregularity Report is not obtained.</p>
<p>Section F – Money up to £1,000. Includes loss of cash, traveller's cheques, travel tickets, passports, driving licence and green card whilst on a trip.</p>	<p>Losses from unattended vehicles are not covered. There is no cover for losses not reported to the police or appropriate authorities within 24 hours of discovery and where a police report is not obtained. A cash limit applies per person. The limit that applies is shown on your Schedule.</p>
<p>Section G – Personal Liability up to £2,000,000. Cover for costs you are legally liable to pay in respect of accidental death, injury or third party property damage. We will also pay legal expenses up to £25,000 if you need to pursue a claim against a third party and we feel that the claim will be met by them.</p>	<p>Immediate notice is required of any occurrence which may give rise to a claim under this section. Legal costs incurred without our prior written consent are not covered.</p>

SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS

War and Terrorism	War, terrorism and related risks.
Sports/Activities	Sports tours, competitions and any sports or activities involving physical contact or a significant risk of bodily injury. Contact your Insurance Adviser for full details.
Winter Sports	Winter Sports activities unless specifically stated in your Schedule as being included.
Anxiety and Related Conditions	Anxiety, depression, psychiatric, mental or nervous disorders.
Motor cycles/motor scooters	Driving or riding motor cycles or scooters other than mopeds of under 50cc.
Aviation	Aviation other than when travelling by air as a passenger.
Eligibility	<p>Any person aged over the age limit (attained at inception) stated in the Schedule is not covered. There is no cover if, at the time of effecting the insurance or commencing a trip, you are receiving in-patient treatment or awaiting such treatment in a hospital or nursing home; travelling with the intention of obtaining medical treatment abroad or travelling against the advice of a medical practitioner. This insurance is limited to UK residents only. There is no cover for any travel involving manual work. If you have chosen Family Cover this shall mean you, your spouse or partner plus all your unmarried dependent children aged under 19 years at inception of this insurance (or under 23 if in full time education) all permanently residing at the same address in the United Kingdom. Children are only covered when travelling with their parents.</p>
Excess	Under most sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown on your Schedule.

COMPLAINTS PROCEDURE

In the first instance these should be referred to the **agent or broker arranging the insurance.**

In the event that you remain dissatisfied the problem can be referred to **The Managing Director, Axiom Underwriting, First Floor, Orchard House, Westerhill Road, Coxheath, Maidstone, Kent ME17 4DH.**

If your complaint remains unresolved, you are entitled to contact: **Complaints Department, Lloyd's, 1 Lime Street, London EC3M 7HA.**

Complaints may subsequently be referred to the **Financial Ombudsman Service.**

FINANCIAL SERVICE COMPENSATION SCHEME (FSCS)

Axiom Underwriting Agency Limited is Authorised and Regulated by the Financial Services Authority. All Axiom Underwriting Agency Ltd insurances issued in the UK for individual customers or 'small businesses' are covered by the **Financial Services Compensation Scheme.** You may be entitled to compensation from the scheme if your insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade).

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300)