

SUMMARY OF SINGLE TRIP & ANNUAL MULTI TRIP TRAVEL INSURANCE

INSURER	Axiom Underwriting Agency Limited on behalf of ETI International Travel Protection, the United Kingdom branch of Europäische Reiserversicherung A.G., (ERV) an Ergo Group Company incorporated and regulated under the laws of Germany, Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN – www.bafin.de), and the Prudential Regulation Authority (PRA) and subject to limited regulation by the Financial Conduct Authority (FCA) and the PRA. Section 13 End Supplier Failure Insurance is provided by International Passenger Protection Limited and underwritten by certain Underwriters at Lloyd's. The insurer for Section 14 Legal Costs and Expenses is DAS Legal Expenses Company Limited.
LEVEL OF COVER	There are 2 levels of cover available, Single Trip and Annual Multi Trip. Please check your policy schedule to see what level of cover is applicable.
INSURED TRIP	An insured trip means a trip commenced and ended from or within the United Kingdom during the policy period and which includes all pre-booked travel arrangements and overnight accommodation away from your normal place of residence.
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 policy 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 policy schedule for the dates that cover is effective.
CANCELLATION	You may cancel this policy within 14 days of its issue (providing you have not commenced the insured trip) and, subject to you not having or intending to make a claim, a full refund of premium will be made.
YOUR DUTY OF DISCLOSURE	It is your responsibility to provide complete and accurate information in response to our questions when you take out your insurance policy and throughout the life of the policy. It is important that you ensure all statements you make as part of your insurance application are full and accurate. If you fail to provide complete and accurate information in response to our questions or fail to inform us of any change in circumstances, your policy may be invalidated and part or all of a claim may not be paid
IN THE EVENT OF A CLAIM	If you need to make a claim, please notify us no later than 30 days after the event which causes the claim by downloading a claim form from www.erv.co.uk/claims or call +44 (0) 1403 788983 or email info@ervinserv.co.uk . Full details can be found on Page 15 of your policy booklet. If you require emergency in-patient treatment and/or repatriation assistance or need to curtail your trip whilst abroad, you must contact the 24 hour Assistance Service detailed on Page 15 of your policy booklet for authorisation or we may not pay your claim.

SUMMARY OF COVER	
<p>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 policy booklet (a copy of which is available on request). The relevant sections of the insurance are listed below.</p>	
BENEFIT	UNUSUAL EXCLUSIONS & LIMITATIONS (see also overleaf)
<p>Section 1 – Emergency Medical and Repatriation Expenses up to the sum insured shown in the policy schedule incurred outside the United Kingdom including the cost of repatriation.</p>	<p>Exclusions apply in respect of claims arising from pre-existing medical conditions. Please see the "Medical Conditions" section of this document and also refer to Page 8 of the policy booklet for full details.</p> <p>There is no cover for costs relating to normal pregnancy or childbirth without any accompanying bodily injury, illness, disease or complication.</p> <p>Cover under this section must be prescribed or recommended by a medical practitioner. If you are admitted as an inpatient in a hospital/clinic you must notify the assistance company immediately prior to incurring any medical costs.</p>
<p>Section 2 – Personal Accident up to the sum insured shown in the policy schedule Cover for death or permanent disablement as a direct result of an accident which occurs during your trip.</p>	<p>The death benefit is limited up to the sum insured shown in the policy schedule if you are aged under 18 or aged over 64 at the time of the accident.</p> <p>Loss of limb/sight and permanent total disablement is limited up to the sum insured shown in the policy schedule if you are aged under 18 or aged over 64 at the time of the accident.</p>
<p>Section 3 - Withdrawal of Services up to the sum insured shown in the policy schedule Payments if specific services are withdrawn by the accommodation or service provider for a continuous period of 24 hours or more.</p>	<p>There is no cover for claims arising from either strike or industrial action existing or known about on the date the policy was purchased or renewed or the trip was booked.</p>
<p>Section 4 – Provision of Screened Blood up to the sum insured shown in the policy schedule</p>	<p>Claims for supplies needed as a result of elective surgery, chronic blood disorders or self injury are excluded.</p>
<p>Section 5 – Cancellation up to the sum insured shown in the policy schedule Reimbursement for irrecoverable deposits, advance payments or other charges you are committed to pay for travel and accommodation.</p>	<p>There is no cover for:</p> <p>Cancellation arising from circumstances that could reasonably have been anticipated at the time you booked the insured trip;</p> <p>Costs arising from normal pregnancy without any accompanying bodily injury, illness, disease or complication;</p> <p>Cancellation due to disinclination to travel or to continue with the insured trip or loss of enjoyment of the insured trip.</p> <p>Claims directly arising from an avalanche, explosion, earthquake, fire, flood, hurricane, lightning, medical epidemic, storm, tempest, tsunami and volcanic activity.</p>

<p>Section 6 – Curtailment up to the sum insured shown in the policy schedule Reasonable additional travel expenses incurred by you if you are forced to return home early by an insured event.</p>	<p>There is no cover for: Claims for curtailment of an insured trip that was started prior to the policy period unless declared to and accepted by insurers; Costs arising from normal pregnancy without any accompanying bodily injury, illness, disease or complication; Expenses arising from circumstances that could reasonably have been anticipated at the time you booked or started the insured trip; Expenses arising from disinclination to travel or to continue with the insured trip or loss of enjoyment of the insured trip.</p>
<p>Section 7 – Travel Delay and Disruption up to the sum insured shown in the policy schedule Additional payments if your travel is either delayed for more than 12 hours, disrupted or if your trip has to be abandoned as a result of the delay.</p>	<p>There is no cover for: Travel delay caused by strike or industrial action that started or had been announced or could have been known about before the purchase of the insurance or before the insured trip was booked; Claims directly arising from an avalanche, explosion, earthquake, fire, flood, hurricane, lightning, medical epidemic, storm, tempest, tsunami and volcanic activity; Claims for circumstances that could reasonably have been anticipated on the date the policy was purchased or renewed or the insured trip was booked.</p> <p>Travel delay claims as a consequence of terrorism will be limited to 50% of the sum insured.</p>
<p>Section 8 –Personal Effects up to the sum insured shown in the policy schedule Cover for loss, damage or theft of baggage, clothing or personal effects. Additional cover up to the sum insured shown in the policy schedule for loss or theft of personal money, passport, flight tickets and other travel documents.</p>	<p>Limits apply for single items, the aggregate value of jewellery and valuables and cash. The limits that apply are shown in the policy booklet. There is no cover for: Loss of personal effects, personal money or travel documents left unattended in a public place or at lodgings unless in securely locked private accommodation or loss from unattended vehicles unless all items are kept out of sight in a locked glove or boot compartment and the vehicle shows signs of forced entry; Losses not reported to the police or appropriate authorities within 24 hours of discovery and a written report obtained; Personal effects whilst in the custody of an airline or other carrier unless a property irregularity report is obtained; Personal money packed in suitcases or similar receptacles whilst in transit outside the insured persons personal control.</p>
<p>Section 9 – Luggage Delay up to the sum insured shown in the policy schedule Reimbursements of reasonable costs for the purchase of necessary emergency replacement clothing, toilet requisites and similar items.</p>	<p>There is no cover for: Personal effects delayed on a return journey to the insured persons usual place of residence; Delayed arrival of personal effects whilst in the custody of an airline or other carrier unless a property irregularity report is obtained.</p>
<p>Section 10 – Personal Liability up to the sum insured shown in the policy schedule Cover for costs you are legally liable to pay in respect of accidental death, injury or third party property damage.</p>	<p>You will not be covered for: Legal liability arising out of your trade profession or business; Legal liability arising out of the pursuit of certain hazardous activities and sports unless shown as covered in the policy booklet. Immediate notice is required of any occurrence which may give rise to a claim under this section.</p>
<p>Section 11 – Hijack, Kidnap and Mugging up to the sum insured shown in the policy schedule Reasonable costs of negotiating or attempting to negotiate your release plus a hijack/kidnap benefit for each 24 hour period you are detained. Additional daily benefit for each day spent in hospital following a mugging.</p>	<p>You are not covered for any ransom or other amount or property paid in relation to the release of the kidnapped or hijacked insured person.</p>
<p>Section 12 – Catastrophe up to the sum insured shown in the policy schedule Cover for reasonable additional accommodation and travel expenses necessarily incurred either to return home, go to an alternative destination or continue to the booked destination via an alternative route if your trip is disrupted by a catastrophe.</p>	<p>You are not covered for circumstances already known at the time of buying or renewing this policy or booking the insured trip.</p>
<p>Section 13 – End Supplier Failure Insurance up to the sum insured shown in the policy schedule Cover for either irrecoverable sums paid in advance in the event of the insolvency of the travel or accommodation provider (not forming part of an inclusive holiday) prior to departure , or in the event of insolvency arising after departure, additional pro rata costs for replacing that part of the travel arrangements or if curtailment is unavoidable, the cost of return transportation to the United Kingdom.</p>	<p>You are not covered for the financial failure of any travel or accommodation provider in Chapter 11 or any threat of insolvency known at the date of issue of the policy.</p>
<p>Section 14 - Legal Costs and Expenses up to the sum insured shown in the policy schedule Cover for legal advice and expenses in pursuing compensation against a third party as a result of bodily injury, illness or death.</p>	<p>You are not covered for: Any legal costs incurred before DAS Legal Expenses Insurance Limited have agreed to pay them; Claims reported more than 180 days after the date the insured person should have known about the event giving rise to the claim; Any legal action the insured person takes which DAS have not agreed to or where the insured persons does anything that hinders them.</p>

<p>Section 15 – Golf Cover (Optional) up to £1,500 Cover for loss or damage to golf equipment or the reasonable cost of hiring replacement golf equipment following loss, theft, damage or delay</p>	<p>There is no cover for: Loss or theft of unattended golf equipment or where the insured persons otherwise fails to exercise reasonable care for the safety and supervision of golf equipment; Losses not reported to the police or appropriate authorities within 24 hours of discovery and a written report obtained; Losses from unattended vehicles unless kept in the rear boot or luggage area of the vehicle and covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry.</p>
<p>Section 16 – Winter Sports (Optional) up to £500 Cover for the accidental loss, damage or theft of your Winter Sports equipment plus the reasonable costs of hiring replacement Winter Sports equipment following such a loss. In addition, compensation for Piste closure and delays due to avalanche.</p>	<p>You will not be covered for: Claims arising out of undertaking those activities listed in the policy booklet as excluded; Piste closure or losses arising from avalanche in your resort if your trip is undertaken before 1st January or after the 16th April (before 1st July or after 16th October if your trip is in the Southern Hemisphere).</p>
<p>SIGNIFICANT & UNUSUAL GENERAL EXCLUSIONS/LIMITATIONS</p>	
<p>Medical Conditions existing prior to purchasing this policy</p>	<p>There is no cover for claims :</p> <ul style="list-style-type: none"> (i) Arising from an insured person’s known but undeclared pre-existing medical condition which could reasonably be expected to give rise to a claim or, (ii) Directly or indirectly resulting from an insured person suffering from or having been treated for or diagnosed with any of the following medical conditions in the 5 years before the insured trip: <ul style="list-style-type: none"> a) a cardiovascular or heart related condition (heart attack, angina, chest pain, hypertension and the like) b) a lung or respiratory related condition (not including stable, well-controlled asthma, when you have no other medical condition) c) a circulatory or renal condition, diabetes or cancer whether in remission or not. d) a stroke, brain stroke or TIA (Transient Ischemic Attack) or other cerebrovascular condition e) a psychological or psychiatric condition such as stress, anxiety, depression, dementia, malaise, fatigue (burn out syndrome) f) a terminal condition (iii) Arising from any pre-existing medical condition for which an insured person in the last 2 years: <ul style="list-style-type: none"> a) is taking or has been told to take regular prescribed medication b) is taking prescribed medication for chronic and/or recurring conditions c) has required an organ transplant or required dialysis d) is receiving or on a waiting list for inpatient hospital treatment e) should have sought medical advice before the beginning of an insured trip or is travelling against the advice of a medical practitioner f) was under investigation when the policy was issued, renewed or extended or the insured trip was booked g) knows will require medical treatment during the trip or is travelling specifically to get medical treatment abroad. (iv) Arising from a medical condition of someone you were going to stay with, a relative, a business associate, a travelling companion or anyone on whose health your trip may depend if you were aware of the medical condition at the time the policy was issued, renewed or extended or your trip was booked.
<p>Changes in Medical Conditions after buying this policy</p>	<p>If there are any changes in your pre-existing medical conditions or new ones arise after you have bought this policy and before you book or go on a trip, you must tell the agent whom you purchased your insurance from.</p>
<p>War and Terrorism</p>	<p>You are not covered for war or terrorism if you elect to travel to or through a country against the advice of the Foreign and Commonwealth Office (www.fco.gov.uk) In any event you are not covered for losses arising out of a nuclear, biological or chemical terrorist act.</p>
<p>Hazardous Sports & Leisure Activities</p>	<p>You are not covered for taking part in any hazardous sport or leisure activity unless it is listed in the policy booklet as being covered. This insurance does not cover manual work involving lifting; the repair, maintenance, operation or use of plant machinery, power tools or motor vehicles or construction. There is no cover under Section 10 Personal Liability for any liability caused directly or indirectly by you owning or using firearms, animals, aircraft, motorized vehicles, boats and other watercraft, or any other form of motorised leisure equipment including jet skis and snowmobiles. Contact your Insurance Adviser for full details.</p>
<p>Winter Sports</p>	<p>You may be covered for certain winter sports activities if you have paid to extend your cover and it is stated on the policy schedule. The activities that are specifically covered or excluded are stated in the policy booklet.</p>
<p>Maximum Trip Duration</p>	<p>The maximum duration any one trip is 60 days for Annual Multi Trip and 180 days for Single Trip.</p>
<p>Aviation</p>	<p>There is no cover for flying or aerial activity of any kind other than as a fare-paying passenger in a fully licensed commercial passenger-carrying aircraft.</p>
<p>Excess</p>	<p>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.</p>

Eligibility	<p>Any person aged over the age limit, as stated in the Schedule, at the start of the policy period is not covered.</p> <p>This insurance is limited to United Kingdom residents only.</p> <p>If you have chosen Couple cover, this shall mean you and your married spouse or civil partner or couples (including same sex) who have been cohabiting partners for more than 6 months.</p> <p>If you have chosen Family cover, this shall mean you and your married spouse or civil partner or couples (including same sex) who have been cohabiting partners for more than 6 months and your unmarried dependent children (including adopted, foster and step-children) under 18 or, if still in full time education, under 23.</p> <p>Children are only covered when travelling with you or your husband, wife or partner.</p>
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COMPLAINTS

If you are dissatisfied with any aspects of your insurance you should contact:
The Managing Director, Axiom Underwriting, First Floor, Orchard House, Westerhill Road, Coxheath, Maidstone, Kent, ME17 4DH.

Complaints Procedure

Please write to:

The Managing Director, ETI International Travel Protection, Albany House, 14 Bishopric, Horsham, RH12 1QN

If **you** wish to make a specific complaint about:

Section 13 – End Supplier Failure Insurance, please forward your complaint to:

The Managing Director, International Passenger Protection Ltd, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

Section 14 – Legal Costs and Expenses, please forward details of your complaint to:

The Managing Director, DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side Temple Back, Bristol BS1 6NH

If the matter still cannot be resolved to your satisfaction you have the right to refer to: The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR. Tel 0845 080 1800 Email enquiries@financial-ombudsman.org.uk

FINANCIAL SERVICE COMPENSATION SCHEME (FSCS)

Axiom Underwriting Agency Limited is Authorised and Regulated by the Financial Conduct 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)