

Single Trip and Annual Multi Trip Travel Insurance Policy Summary

Adventurous Training, Challenge Pursuits, Sports and Groups, Competitive Snow and Ice Sports

Insurer

Axiom Underwriting Agency Limited on behalf of Arch Insurance Company (Europe) Limited.

Level of Cover

There are two levels of cover available, Single Trip and Annual Multi Trip. Please check your Schedule to see what level of cover is applicable.

Covered Trip

Single Trip

Means a trip that takes place entirely during 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 or country of posting, whichever is the later and ends at the time you return to your home or place of business in the UK or country of posting, whichever is the earlier.

Annual Multi Trip

Means a trip of up to 31 days 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) 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 or country of posting, whichever is the later and ends at the time you return to your home or place of business in the UK or country of posting, whichever is the earlier. Trips undertaken wholly within the UK or country of posting will only be covered where there is a minimum of two (2) nights pre-booked accommodation.

Medical Expenses cover is excluded for trips undertaken within the UK and country of posting.

Geographical Limits

You may have the option to purchase United Kingdom, European or Worldwide cover. The geographical limit applicable to your insurance will be stated in the Schedule.

United Kingdom means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

European Cover means the 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 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 full refund of the premium paid provided you have not undertaken a covered trip or made a claim against this insurance. You can also cancel this insurance at any time by writing to us but no refund of premium will be given after expiry of the 14 day cooling off period. To exercise your right to cancel, please contact your 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 Policy Wording as quickly as possible. Failure to contact the medical assistance service may invalidate your claim. Claims should be notified to us as soon as reasonably practicable, please refer to the Policy Wording for contact details.

Your Duty Of Disclosure

In deciding to accept this insurance and in setting the terms and premium we will rely on the information given by you. You must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. If any of the information you provide in relation to this policy, proves to be inaccurate or incomplete it could adversely affect this insurance or part of it and the validity of claims under it. If you become aware that information given to us is inaccurate or incomplete, you must inform us immediately.

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 wording (a copy of which is available on request).

The relevant sections of this product are listed below.

Please refer to your Schedule for the sections that are applicable to your insurance.

Benefits	Unusual Exclusions & Limitations (see also page 3)
<p>Section A – Medical and Emergency Expenses incurred outside the UK and country of posting including the cost of repatriation.</p>	<p>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.</p> <p>Expenses incurred in the United Kingdom or country of posting, or as a continuation of treatment already received outside the United Kingdom or country of posting on a covered trip.</p> <p>Expenses incurred more than 12 calendar months after completion of the covered trip.</p> <p>Expenses arising from the treatment of alcoholism, alcohol abuse, drug abuse or drug dependency or from taking drugs not prescribed by a registered qualified medical practitioner.</p> <p>Expenses incurred in replenishing supplies of medication prescribed and supplied prior to the commencement of a trip.</p> <p>Expenses recoverable under a reciprocal health arrangement.</p> <p>The use of motorcycles over 125cc. For motorcycles up to 125cc the driver must be qualified and in possession of a full driving licence valid in the country where the vehicle is to be operated. Both driver and passenger must be wearing safety crash helmets.</p>
<p>Section B – Personal Accident Cover for death or permanent disability as a direct result of an accident which occurs during your trip.</p>	<p>The death benefit is limited to GBP2,500 if you are aged fifteen years or below at the time of the accident.</p> <p>The use of motorcycles over 125cc. For motorcycles up to 125cc the driver must be qualified and in possession of a full driving licence valid in the country where the vehicle is to be operated. Both driver and passenger must be wearing safety crash helmets.</p>
<p>Section C – Personal Liability/Legal Defence Costs. Cover for costs you are legally liable to pay in respect of accidental death, injury or third party property damage.</p>	<p>Claims for legal fees where in our opinion there is insufficient prospect of success in obtaining a reasonable benefit.</p> <p>Bodily injury to or damage to the property of any person arising through you operating as a guide, instructor or activity leader.</p> <p>Costs and expenses for legal defence are limited to a maximum of GBP25,000.</p>
<p>Section D – Cancellation and Curtailment Reimbursement for irrecoverable deposits, advance payments or other charges you are committed to pay for travel and accommodation.</p>	<p>Claims resulting from any trip booked when you are aware that you or your unit may be deployed between the date the trip was booked and the last day of the trip;</p> <p>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.</p>
<p>Section E – Delayed Departure 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.</p>	<p>You must obtain written confirmation from the carrier or their agents of the actual date and time of departure and reason for the delay before a claim can be considered under this section.</p> <p>Claims under this Section shall be calculated from the time of departure of the Conveyance on which you were booked to travel, as specified in the booking confirmation.</p>

<p>Section F – Personal Baggage Cover for loss of or damage to baggage or personal effects whilst on a trip.</p>	<p>There is no cover for theft from unattended road vehicles other than from a locked luggage boot, concealed luggage compartment or glove compartment following forcible and violent entry to a securely locked vehicle.</p> <p>A GBP300 single item limit and GBP1,000 jewellery and valuables limit apply per person.</p> <p>A GBP250 limit applies for all skis and sports equipment.</p> <p>There is no cover for loss of or damage to skis and sports equipment caused whilst in use; more than five years old or where you cannot prove the age; or loaned to you by the military or any other third party individual, charity or organisation.</p> <p>There is no cover for losses not reported to the police within 24 hours of discovery, and where a police or property irregularity report (PIR) is not obtained.</p>
<p>Section G – Personal Money. Includes loss of cash, bank, or currency notes, cheques, postal orders, travellers cheques, travel tickets, passports, driving licences, green cards and petrol coupons whilst on a trip.</p>	<p>There is no cover for losses not reported to the police within 24 hours of discovery and where a police report is not obtained.</p> <p>A £250 cash limit applies per person.</p> <p>Losses from unattended vehicles are not covered.</p>
<p>Section H – Group Owned/Loan Store Kit & Equipment. Cover for loss or damage to kit and equipment belonging to your military unit unless insured elsewhere or, for loan store kit and equipment which you are responsible for.</p>	<p>In respect of Biathlon Rifles and ancillary items, a limit applies of GBP2,500 per rifle, GBP500 per rifle for ancillary items and GBP25,000 in total.</p> <p>In respect of skis, snowboards and associated kit, a limit applies of GBP1,000 per person, GBP600 any one set of skis and GBP25,000 in total.</p> <p>There is no cover for losses not reported to the police or appropriate authorities within 24 hours of discovery or as soon as is reasonably practicable and where a police or Property Irregularity Report (PIR) is not obtained.</p>
<p>Section I – Group Money/Cash in Lieu of Rations (CILOR) Cover for loss of cash or cash equivalent payment cards provided by your unit for use as cash in lieu of rations.</p>	<p>There is no cover for losses which are not reported to the police within 24 hours of discovery, and where a police report is not obtained.</p> <p>Cover is only provided to the extent you are held responsible for group money and any loss or damage to group money cannot be recovered from any other source.</p> <p>It is a condition of the policy that unless group money is in a locked safe it must be in the personal custody of an able-bodied adult, and no adult can hold more than GBP5,000 (or GBP equivalent) of group money.</p>
<p>Significant & Unusual General Exclusions/Limitations (see also page 4)</p>	
<p>War and Terrorism</p>	<p>War, terrorism and related risks.</p>
<p>Sports/Activities</p>	<p>Participation in Level 2, Level 3 and Level 4 activities (please refer to the Activities Covered section of the Policy Wording for full details) unless notified to us prior to commencement of the trip and shown on your Schedule and any appropriate additional premium paid.</p>
<p>General</p>	<p>Racing by horse, motor or motorcycle, motor rallies and competitions, aviation (except those activities mentioned under the Activities Covered section of the Policy Wording or when travelling solely as a passenger), motorcycling over 125cc (whether as driver or passenger), professional sports, professional entertaining.</p> <p>Wilfully inflicted self injury or illness, suicide or attempted suicide, deliberate exposure to exceptional danger (except in an attempt to save human life) or your own criminal act.</p> <p>Bodily injury or disablement sustained whilst under the influence of or due to the effects of intoxicating liquor or drugs other than drugs taken in accordance with treatment prescribed and directed by a qualified registered medical practitioner but not for the treatment of drug addiction.</p>

Anxiety and Related Conditions	Anxiety, depression, psychiatric, mental or nervous disorders.
Eligibility	<p>There is no cover if, at the time of effecting the insurance or commencing a trip, you have received a terminal prognosis; 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.</p> <p>This insurance is limited to UK residents or members of the UK armed forces posted outside the UK.</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	
<p>In the event that you are dissatisfied with our service, please contact: Arch Insurance Company (Europe) Limited, 5th Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. Tel: +44 (0)20 7621 45000</p> <p>If you are still unhappy you should then contact: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0800 0234567 Email: complaint.info@financial-ombudsman.org.uk</p>	
Financial Service Compensation Scheme (FSCS)	
<p>Axiom Underwriting Agency Limited is authorised and regulated by the Financial Conduct Authority (FCA number 441460). 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). If you are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature of this insurance. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk.</p>	
Data Protection	
Any information you have provided will be processed by us in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.	