



X^L Art & Lifestyle



Complete peace of mind away from home

taylorMade Travel
Terms and conditions
01/2019

Summary of Cover

SUMMARY OF COVER

Trip Duration	Up to 90 Days		
Age Limit	Up to 75 Years of Age		
Section	Cover Description	Cover Limit (per person unless otherwise stated)	Excess
Section 1	Cancellation	£15,000	£250
Section 2	Curtailement	£15,000	£250
Section 3	Emergency Medical Expenses	£10 million	£250
	Companionship – Travel Expenses	£1,000	n/a
	Companionship – Accommodation & Subsistence	£250 per day to £3,500 max	n/a
	Emergency Dental Treatment	£500	£250
	Funeral Expenses Abroad	£5,000	£250
	UK Expenses	£5,000	£250
	Pregnancy Complications	£200,000	£250
Section 4	Hospital Benefit	£50 per 24 hours to £500 max	n/a
	Mugging	£100 per 24 hours to £1,000 max	n/a
Section 5	Personal Accident	£50,000	n/a
Section 6	Delayed Baggage after 12 hours	£250	n/a
	After 24 hours a further	£250	n/a
	After 36 hours a further	£250	n/a
	Up to a maximum for all insured persons in the travelling party of	£2,500	n/a
Section 7	Cash, Travel Tickets and Documents	Included	£250
	Overall Limit	£1,000	£250
	Cash Limit	£500	£250
Section 8	Loss of Passport, Visa or Driving Licence Expenses	£500 (£50 for under 16's)	£250
Section 9	Travel Disruption	Included	£250
	Travel Delay	£250 per 12 hours to max of £2,500	n/a
	Additional Travel & Accommodation	£5,000	£250
	Trip Abandonment (after 24 hours)	£15,000	£250

Section	Cover Description	Cover Limit (per person unless otherwise stated)	Excess
	Cattery and Kennel fees	£20 per 24 hours to £100 max	n/a
Section 10	Missed Departure / Missed Connection	£1,500	£250
Section 11	Sports & Activities	Included	£250
Section 12	Winter Sports Cover	Included	£250
	Winter Sports Hire	£1,000	£250
	Winter Sports Pack	£700 (£350 max per week)	£250
	Piste Closure	Up to £50 per 24 hours to £1,000 max	n/a
Section 13	Golf Cover	£1,500 (Single item limit of £500)	n/a
	Equipment Hire following loss / delay of own clubs etc.	£50 a day to £250 max	n/a
	Unused green fees following illness / accident / loss of documents	£100 a day to £500 max	n/a
Section 14	Collision Damage Waiver Excess (Up to 31 days max for any one rental period)	Included	n/a
	Accidental damage and theft excess reimbursement	£1,500	n/a
	Loss of Keys	£500	n/a
Section 15	Hijack	£100 per 24 hours to £1,000 max	n/a
Section 16	Political Unrest and Natural Catastrophe Evacuation	£10,000	n/a
Section 17	Financial Failure Protection	£5,000	n/a

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Important contact details

Emergency Medical Assistance Service (24 hours)

+44 (0)330 660 0768
assistance@mstream.co.uk

Claims Service

+44 (0)330 660 0768
axa@mstream.co.uk

Security Service (24 hours)

+44 (0)330 660 0768

Other useful contacts

Foreign & Commonwealth Office

+44 (0)20 7008 1500
www.gov.uk/fco

European Health Insurance Card (EHIC)

0300 330 1350
www.ehic.org.uk

Department of Health – advice for travellers

020 7210 4850
www.dh.gov.uk/travellers

Medicare Australia

+61 (0)2 6124 6333
www.medicareaustralia.gov.au

Online Medical Screening

We have introduced an online medical screening system if **you**, a travelling companion, an immediate relative, close business associate or someone upon whom **your** trip depends have a pre-existing medical condition. This service will continue to be supported by a professional, confidential medical team and offers **you**:

- An immediate 24/7 response to most circumstances
- The option to book an appointment with the medical team using the online service.

What do you need to do?

In line with **your** policy cover, if **you** have a medical condition that **you** need to tell **us** about **you** can now visit www.axaart.millstreamonline.com This secure, confidential site will ask **you** a short series of simple questions – all with multiple choice answers. In the majority of cases cover can be arranged immediately. More complex circumstances may require further discussion with one of the nursing team and **you** will be guided through this process. If **you** prefer to speak directly to one of the nursing team or have any questions please call +44 (0) 330 660 0781

Important information

Welcome to tailorMade Travel. Thank **you** for choosing **your** travel insurance through AXA ART. AXA ART is distributing this policy on behalf of Millstream Underwriting Limited.

This policy wording, **your** schedule and any endorsements form a contract of insurance between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Ltd on behalf of Arch Insurance (Europe) Limited) and explains the definitions, conditions, exclusions and limits of cover **we** provide.

Section 17 of this insurance is underwritten by certain underwriters at Lloyd's and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, UK.

This contract is only valid when **you** have a valid schedule and the appropriate premium has been paid.

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip.

Please check the details on **your** schedule and if **you** have any enquiries please contact **your** broker.

Who is covered

Annual multi-trip policies can be purchased for individuals, couples or family groups. If a family policy is purchased, cover is provided for dependent children under 18 years old (or 25 if in full time education), who are normally resident with **you**, nannies, au pairs and the like travelling with **you** in the course of their employment with **you** and named on the policy schedule.

Your schedule shows the persons who are insured under the policy and any special terms and conditions that may apply.

Cover is only available to persons permanently resident in the **United Kingdom** and is only valid for round trips starting from and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**. **You** cannot renew the policy once **you** have reached the age of 75 years.

Note: If **you** are aged over 75 years and require insurance, please contact **your** broker to discuss **your** requirements.

What is covered

You are covered for:

1. Holidays, leisure trips, and business trips of a commercial nature.
2. Trips with a maximum planned duration of up to 90 days.

Note: Trips with a scheduled duration of more than 90 days will not be covered under this policy and **you** should arrange separate insurance for the whole duration of these trips.

3. **You** will not be covered if **you** choose to travel to a specific country or region against the advice issued by the Foreign & Commonwealth Office. Telephone: +44 (0)20 7008 1500 Website: www.gov.uk/fco.
4. Trips within the **United Kingdom** if it is pre-booked in paid accommodation and for two nights or more.
5. Participating in sports and activities as detailed in Section 11. **You** are not covered for **hazardous activities**, other than as specified in Section 11, unless **we** agree to include them and **you** have paid the appropriate premium required.

Limits of cover and excesses

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person unless otherwise stated. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident. A maximum of two excesses will be applied per incident per section. (For example, a family of four having to cancel a trip, therefore only two excesses would apply.)

When cover starts and ends

Cancellation cover starts from the time of booking a trip providing the booking is within the period of cover as shown on **your** schedule and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back home directly afterwards, not exceeding 24 hours in each case.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Renewal of your insurance

At renewal **you** must make sure that **your** cover continues to meet **your** travel needs. In particular this applies to any sports and **hazardous activities** that **you** are planning to participate in. **You** must also check to see that **you** still comply with the health declaration as this may affect the cover provided. If **you** do not comply with the health declaration, this may invalidate **your** insurance.

Statement of fact

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**.

You must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact **us** as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

Medical Conditions

This insurance contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

You are advised to read the health declaration contained in this policy. If **you** are in any doubt as to whether a medical condition is covered **you** must contact the Medical Screening Service by following this link to be screened online: www.axaart.millstreamonline.com.

We will not cover a medical problem referred to in the health declaration unless this was declared to **us** and accepted by **us** in writing unless the condition is one which is an Automatically Covered Pre-Existing Medical Condition.

Automatically Covered Pre-Existing Medical Conditions

You do not need to call the Medical Screening Service in respect of the following Automatically Covered Medical Conditions as they will be covered for no additional premium provided that **you** do not also have a pre-existing medical condition which is not listed below. If **you** have a pre-existing medical condition in addition to any of the following Automatically Covered Medical Conditions **you** must follow the health declaration below and contact the Medical Screening Service by following this link to be screened online: www.axaart.millstreamonline.com if **you** answer YES to any of the questions.

Acne	Diarrhoea and vomiting (if completely resolved)	Mentally Disabled
ADHD	Down's Syndrome	Migraine (providing there are no ongoing investigations)
Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment in the last 2 years	Dyspepsia	Nasal polyps
Allergic rhinitis	Eczema	Night blindness
Alzheimer's Disease	Enlarged prostate (benign only)	Parkinson's Disease
Arthritis (the affected person must be able to walk independently at home without using mobility aids)	Essential tremor	Physically Disabled
Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma controlled by no more than 2 inhalers and no other medication)	Glaucoma	PMT
Blindness or partial sightedness	Gout	Psoriasis
Carpal tunnel syndrome	Haemorrhoids	Raynaud's Syndrome
Cataracts	Hay Fever	Rhinitis
Chicken pox (if completely resolved)	HRT	Rosacea
Cholesterol Hyper / Hypo	Hyperlipidaemia	RSI
Coeliac Disease	Indigestion	Sinusitis (providing there is no ongoing treatment)

Colour Blindness	Irritable Bowel Syndrome	Skin or wound infections (that have completely resolved with no current treatment)
Common cold or flu	Lichen Planus	Tinnitus
Cuts and abrasions (that are not self-inflicted and require no further treatment)	Ligament or tendon injury (provided that you are not currently being treated)	Underactive Thyroid (Hypothyroidism)
Cystitis (providing there is no ongoing treatment)	Macular Degeneration	Urticaria
Deafness / Impaired Hearing	Melanosis	Varicose veins in the legs
Diabetes (controlled by diet or tablets only)	Menopause	Vertigo

Health Declaration (applicable to Non-Automatically Covered Pre-Existing Medical Conditions)

You must advise **us** to the best of **your** knowledge if any of the following apply to **you**, a travelling companion, an immediate relative, close business associate or someone upon whom the trip depends, (whether they are travelling with **you** or not). **You** are not obliged to make enquiries of any third parties but **you** must tell **us** about any circumstances **you** were aware of at the time of taking out the policy and/or **you** booking or paying for the trip that could reasonably be expected to give rise to a claim.

If any of the following apply to **you**, the Medical Screening Service must be contacted by following this link to be screened online: www.axaart.millstreamonline.com. It may be possible to provide cover for **your** condition. If cover can be provided for **your** condition, **you** will be given a screening reference number and a letter will be sent to **you** upon receipt of payment. Any additional premiums must be paid directly to the Medical Screening Service.

1. **You** / they were aware of any reason why the trip could be cancelled or curtailed or of any medical condition which could result in a claim.
2. **You** / they have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more.)
3. **You** / they were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
4. **You** / they have been diagnosed as having a terminal illness.
5. **You** / they are receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
6. **You** / they are waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

Change in Health

If any of the reasons stated in the health declaration above occur between the date the policy is issued and before the first day of **your** trip, **you** must notify the Medical Screening Service immediately by following this link to be screened online: www.axaart.millstreamonline.com. **We** will then decide if **we** can provide **you** with cover on existing terms. **We** may ask **you** to pay an additional premium, add special conditions to the policy or exclude cover for that medical condition. If **we** cannot provide cover, or if **you** do not want to pay the additional premium, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made.

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** well-being.

Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

Pregnancy

As is consistent with the treatment of all pre-existing medical conditions under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip. Please refer to general exclusion 14 on page 40.

Definitions

Whenever the following words appear in bold in this policy wording they will always have these meanings:

Close business associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Curtail / curtailment

Return early to **home** before the scheduled return date.

Expert witness

A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Hazardous activities

Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance is shown in Section 11).

Hijack

The unlawful seizure or wrongful exercise of control of **you**, an aircraft or conveyance in which **you** are travelling as a passenger.

Home

Your residential address in the **United Kingdom**.

Immediate relative

Mother, father, sister, brother, wife, partner, fiancé(e), husband, daughter, son, foster children, legal ward, legal guardian, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister resident in the **United Kingdom** or nannies, au pairs and the like travelling with **you** in the course of their employment with **you**.

Insured vehicle

The vehicle owned by a licence company or agency which **you** have agreed to hire from them according to the terms of **your** rental agreement. The vehicle must:

- be no more than ten years old
- have no more than ten seats
- not be driven off the public highway
- not be a motor home, campervan, commercial vehicle, minibus with ten seats or more, motorcycle or moped
- have a retail purchase price of less than £70,000

Insurer

For Sections 1-16: Arch Insurance (Europe) Limited

For Section 17: Certain Lloyd's Underwriters provided by International Passenger Protection Limited.

Loss of limb

Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight

The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

Medical practitioner

A registered practising member of the medical profession who is not travelling with **you**, who is not related to **you** or to any person with whom **you** are travelling or intending to stay with.

Money

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

Natural catastrophe

Hurricane, tornado, tsunami, earthquake, volcanic eruption, storm, flood, landslide, wildfire or high water.

Permanent total disablement

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

Personal accident

Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal baggage

Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

Political unrest

A disturbance or turmoil, political or military or otherwise that poses an immediate threat to **your** safety.

Public transport

Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

Redundancy

Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

Rental period

The dates **you** have arranged to hire the **insured vehicle** as confirmed on **your** rental agreement.

- **You** will only be covered if **you** are 21 years or over at the start date of **your** policy.
- Rentals within the UK must be for at least two days and be as part of a trip where there is two or more night's pre-booked accommodation.
- A rental which is booked to last longer than the maximum trip duration shown on **your** insurance schedule is not covered.

Scuba diving

Conventional **scuba diving** only. **We** do not cover any unaccompanied dive, any dive within confined spaces (for example caves, wrecks, under ice or other solid surfaces, potholes), any dive for gain or reward, or any dive deeper than 50 metres. **You** must hold

a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom

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

We / us / our

For Sections 1-16 Millstream Underwriting Limited on behalf of Arch Insurance (Europe) Limited

For Section 17 International Passenger Protection Limited on behalf of the **insurer** of this section.

Winter sports

Conventional skiing / snowboarding only.

Winter sports equipment

Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.

You / your

Each insured person as shown on **your** insurance schedule.

Section 1 – Cancellation

What is covered

You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. Injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of yours.
2. **You** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel).
3. **Your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your home** which occurred within 14 days of travel.
4. **You** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services.
5. **You** are covered to cancel **your** trip as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later).

6. Compulsory quarantine.
7. **You** become pregnant after the date **you** purchased this policy (or booked **your** trip whichever is later) and **you** will be more than 26 weeks pregnant at the start of, or during **your** trip. Or, if **you** become pregnant after the date **you** purchased this policy, and **your** Medical Practitioner advises that **you** are not fit to travel due to complications in **your** pregnancy

What is not covered

1. The policy excess as shown on the Summary of Cover of any incident. This applies to each person making a claim.
2. Medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary.
3. Additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists.
4. Any costs recoverable from another source.
5. Anything caused directly or indirectly by prohibitive regulations by the government of any country.
6. If the health declaration has not been complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health declaration).
7. Any costs incurred on behalf of other party members who are not specified on the insurance schedule.
8. Anything mentioned in the General Exclusions.

Section 2 - Curtailment

What is covered

You are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** return to the **United Kingdom**, or the date of **your** hospitalisation as an in-patient, which have not been used and which were paid before **your** departure from the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses (up to the standard to that of **your** pre-booked travel) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. Accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **yours**.
2. **Your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.
3. If **you** have to curtail **your** trip as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body recommending evacuation from the country or specific area in which **you** are travelling, providing the directive came into force after **you** purchased this insurance and after **you** have left the **United Kingdom** to commence the trip (whichever is the later).

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance /advice if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of our cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday / enjoyment.

What is not covered

1. The policy excess as shown on the Summary of Cover. This applies to each person making a claim.
2. Claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip.
3. Additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service.
4. Unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service.
5. If the health declaration has not been complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health declaration).
6. Anything mentioned in the General Exclusions.

Note: It is a requirement of this insurance that **you** contact the Emergency Medical Assistance Service immediately if **you** wish to return to the **United Kingdom** for any of the reasons listed above or by any method other than as originally planned. Failure to do so may affect **your** claim.

Section 3 – Emergency Medical Expenses

Note: This is not a private health insurance policy. **We** will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **we** reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

In the event of medical treatment becoming necessary for which reimbursement will be sought, **we** or **our** representatives will require unrestricted access to all **your** medical records and information.

In-patient

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **your** return to the **United Kingdom** or until **you** no longer require treatment or assistance.

Out-Patient Less Than £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1,000 please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment. Contact for Chargecare International admin@chargecare.net

Out-Patient Less Than £1,000 in all other countries not listed above

Contact the Claims Service by phone on +44 (0)330 660 0768 or email axa@mstream.co.uk for a claim form. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

If **you** receive out-patient treatment (no hospital admission) and the costs are likely to exceed £1,000 **you** must refer to the Emergency Medical Assistance Service for authorisation. The 24 hour Emergency Medical Assistance telephone number is: +44 (0)330 660 0768.

What is covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred

A. Outside the United Kingdom for:

1. Emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service).
2. Emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover.
3. Reasonable and necessary additional accommodation (room only) and travelling expenses home (up to the standard to that of **your** pre-booked travel).
4. Reasonable and necessary travel expenses incurred by an immediate relative or close friend travelling to and from their usual place of residence to provide **you** with compassionate or physical support following the written recommendation of the attending **medical practitioner** or the Emergency Medical Assistance Service, limited to the amount shown in the Summary of Cover.
5. Reasonable and necessary accommodation and subsistence expenses incurred by an immediate relative or close friend whilst providing compassionate or physical support as described in point 4 above, limited to the amount shown in the Summary of Cover.
6. In the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or local funeral expenses abroad limited to £5,000.
7. Emergency medical expenses as a result of pregnancy complications, limited to amount shown on the Summary of Cover.

B. Within the United Kingdom

1. Reasonable and necessary expenses incurred in respect of **your** travel **home** (up to the standard to that of **your** pre-booked travel), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** limited to the amount stated on the Summary of Cover.

Note: If **you** are travelling to a country in the EU, **you** will need a European Health Insurance Card (EHIC) to receive healthcare. Apply by calling 0330 330 1350 or online at www.ehic.org.uk. Application forms are also available at the post office. If **you** are travelling to Australia and require medical treatment, **you** must enrol with Medicare. For more information on Medicare visit www.medicareaustralia.gov.au.

What is not covered

1. The policy excess shown on the Summary of Cover. This applies to each person making a claim.
2. Any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement.
3. Any expenses or fees, for in-patient treatment or returning home early, which have not been reported to and authorised by the Emergency Medical Assistance Service.
4. Any expenses incurred for illness, injury or treatment required as a consequence of:
 - a) Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **your** return to the **United Kingdom**.
 - b) Medication and/or treatment which at the time of departure is known to be required or to be continued during **your** trip.
5. If the health declaration is not complied with and **you** do not have an appropriate endorsement from the Medical Screening Service (see health declaration).
6. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital.
7. Claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service.
8. Any additional hospital costs arising from single or private room accommodation unless medically necessary.
9. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
10. Any costs incurred within the **United Kingdom**.
11. Further costs **you** incur if **we** wish to bring **you** home early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Medical Assistance Service **you** are fit to travel).
12. Anything mentioned in the General Exclusions.

Section 4 - Hospital Benefit

This section does not apply to trips within the **United Kingdom**.

This benefit is payable only if the hospital admission has been covered under the terms of the emergency medical expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday / enjoyment.

What is covered

You are covered up to the limit as shown on the Summary of Cover:

1. Payment of the amount shown for each complete 24 hours **you** spend in hospital as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under the emergency medical expenses section.
2. **You** are covered if **you** suffer bodily injury as a result of mugging, the benefit under this section is increased to £100 for each complete 24 hours **you** spend in hospital, as an in-patient, up to £1,000.

Conditions

1. In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.
2. In the event of a claim for mugging **you** must obtain a police report of the mugging incident, which necessitated **your** admission into hospital.

What is not covered

Anything mentioned in the General Exclusions.

Section 5 - Personal Accident

What is covered

You are covered up to the limit as shown on the Summary of Cover, in respect of **loss of limb, loss of sight, permanent total disablement** or for death (which will be paid to **your** legal representative), if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

Note: If **you** are aged under 16 years at the time of the accident, the death benefit and **permanent total disablement** benefit is limited to £5,000.

If **you** are aged 65 years or over at the time of the accident, the death benefit is limited to £5,000 and the **permanent total disablement** benefit will not apply. **We** will only pay the benefit for **permanent total disablement** if **your** medical practitioner confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

What is not covered

1. Any claims for death, loss or disablement caused directly or indirectly by:
 - a) Disease or any physical defect or illness;
 - b) An injury which existed prior to the beginning of the trip.
2. Anything mentioned in the General Exclusions.

Section 6 - Delayed Baggage

What is covered

You are covered up to the limits as shown on the Summary of Cover for the cost of buying replacement necessities if **your** personal baggage is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc.) or tour representative. Receipts showing proof of purchase will be necessary in the event of a claim.

What is not covered

1. If **your personal baggage** is delayed in transit and **you** do not:
 - a) Notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or property irregularity report in the case of an airline); or
 - b) Follow up in writing within seven days to obtain a written carrier's report (or property irregularity report in the case of an airline) if **you** are unable to obtain one immediately.
2. Delay due to confiscation or detention by customs or other officials or authorities;
3. Delay due to the transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
4. Any property more specifically insured or recoverable under any other source.
5. Anything mentioned in the General Exclusions.

Section 7 - Cash, Travel Tickets and Documents

What is covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your** own **money** whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. exchange / withdrawal slips, bank / credit card statements).

What is not covered

1. The policy excess as shown on the Summary of Cover. This applies to each person making a claim.
2. If **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage.
3. If **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**.
4. Any shortages due to error, omission or depreciation in value.
5. Anything mentioned in the General Exclusions.

Section 8 – Loss of Passport, Visa & Driving Licence

This section does not apply to trips within the **United Kingdom**.

What is covered

You are covered up to the limit as shown on the Summary of Cover for:

1. Reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport, visa or driving licence.
2. Any additional fees payable specifically for **you** to obtain the replacement passport itself over and above that payable in the **United Kingdom**.
3. The equivalent (pro-rata) value of the remaining period of **your** original passport at the time of loss. For the replacement cost of any temporary passport, as well as visa or temporary work permits which were issued in **your** original passport.

Condition

You must provide receipts for all costs incurred.

What is not covered

1. The policy excess shown on the Summary of Cover of any incident. This applies to each insured person involved in the incident causing the claim.
2. Any cost that **you** would have incurred had **you** not lost **your** passport.
3. If **you** do not exercise reasonable care for the safety or supervision of **your** passport / driving licence.
4. If **you** do not obtain a written police report within 24 hours of the loss.
5. Loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities.
6. Anything mentioned in the General Exclusions.

Section 9 – Travel Disruption

This section does not apply to trips within the **United Kingdom**.

What is covered

We will pay **you** one of the following amounts:

Travel delay:

1. If the public transport on which **you** are booked to travel is cancelled or delayed due to:

- a) Strike or industrial action (provided that when this policy was taken out, and when the trip was booked there was no reasonable expectation that the trip would be affected by such cause).
- b) Adverse weather conditions.
- c) Mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel; leading to **your** arrival at **your** overseas destination being delayed for more than 12 hours or **your** return journey to **your home** being delayed for more than 12 hours.

You are covered for:

- a) A payment for each completed 12 hours delay up to the limit, as shown on the Summary of Cover, provided **you** eventually continue with **your** trip.
- b) Up to £20 per full 24 hour delay on **your** return to the **United Kingdom** in respect of maintaining **your** dog or cat in pre-booked, registered kennels or cattery up to a maximum of £100.

Or

Trip abandonment:

2. We will pay **you**:

- a) Up to the limit as shown on the Summary of Cover for any irrecoverable unused accommodation and travel costs and other pre-paid charges which **you** have paid or are contracted to pay if **you** abandon the trip because **you** were not able to travel as a result of:
 - i) The public transport on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours.
 - ii) **You** being denied boarding on the flight on which **you** were booked to travel from the **United Kingdom** because there are too many passengers for the seats available and no other flight could be provided within 24 hours.

Or

Additional Travel & Accommodation:

- b) Up to the limit as shown on the Summary of Cover for reasonable suitable additional accommodation (room only) and public transport expenses (up to the standard to that of **your** pre-booked travel) necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:
 - i) The public transport on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off.
 - ii) **You** being denied boarding because there are too many passengers for the seats available and no other alternative flight could be provided within 12 hours and **you** choose to make other travel arrangements on public transport for **your** trip because there was no other alternative transport offered by the public transport operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the public transport operator. If the same costs, charges or expenses are also covered under Section 10 Missed Departure **you** can only claim for these under one section for the same event.

Conditions

1. In the event of a claim due to delayed public transport **you** must provide documentation from the transport company, confirming the period of, and the reason for the delay.
2. **You** must check in, according to the itinerary supplied to **you** unless **your** public transport provider has requested **you** not to travel to the airport / port.
3. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
4. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delays.
5. **You** can only claim under subsections 1. or 2. for the same event, not both.

What is not covered

1. The policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim and is only applicable if **you** abandon **your** trip.
2. If **you** have not checked-in in sufficient time for **your** outward or return journey.
3. Any claims arising from withdrawal from service temporary or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or Port Authority or similar body in any country.
4. Abandonment of a trip once **you** have departed from the **United Kingdom**.
5. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
6. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
7. Claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later).
8. Any costs claimed under another section of this policy.
9. Anything mentioned in the General Exclusions.

Section 10 – Missed Departure / Missed Connection

This section does not apply to trips within the **United Kingdom**.

What is covered

You are covered up to the limit as shown on **your** Summary of Cover for reasonable additional accommodation (room only) and public transport travel expenses (up to the standard to that of **your** pre-booked travel) necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting public transport on which **you** are booked to travel, including connections within the **United Kingdom** on the return

journey to **your home** as a result of:

1. The failure of other public transport.
2. Strike, industrial action or adverse weather conditions.
3. **You** being denied boarding (because there are too many passengers for the seats available).

If the same expenses are also covered under Section 9 – Travel Disruption **you** can only claim for these under one section for the same event.

Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport / port.
2. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

What is not covered

1. The policy excess shown on the Summary of Cover of any incident. This applies to each insured person making a claim.
2. If sufficient time has not been allowed for **your** journey in order to meet the check-in time(s) specified by the transport providers or agent.
3. If **you** are not proceeding directly to the departure point.
4. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. Claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later).
7. Any costs claimed under another section of this policy.
8. Anything mentioned in the General Exclusions.

Section 11 - Sports & Activities

What is covered

Your travel insurance covers **you** for many sports and activities which are listed below.

If **you** are participating in an activity that is not listed, **you** must contact **us** to ensure **you** have full cover. Cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

Note: Some sections of cover will be excluded and special conditions and exclusions will apply while taking part in certain activities, see the individual sport and activity below for details.

Sport, Activity	Special Conditions	Special Exclusions
Abseiling (see climbing)	Special condition (a) applies	
Acrobatics		
Aerial safari	Special condition (a) applies	No personal accident Cover
Aerobics		
American football (Gridiron)		No personal accident Cover
Angling (see fishing)		
Athletics		
Australian Rules Football (AFL)		No personal accident Cover
Backpacking (see hiking)		
Badminton		
Ballet		
Banana boat rides	Special condition (a) applies	
Baseball		
Basketball		
Bicycle polo		
Biking (see cycling, mountain biking or snow biking)		
Black water rafting (cave tubing) (grades 1-3)	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	Special condition (a) applies	No personal accident Cover
Boating (inland and coastal waters) see also speed boating and sailing.	Special condition (a) or (b) applies	No white water Cover
Boating (outside coastal waters) see also speed boating, and sailing	Special condition (a) or (b) and special condition (c) applies	No personal accident Cover
Bobsled / Bobsleigh	Special condition (a) applies	No personal accident Cover

Sport, Activity	Special Conditions	Special Exclusions
Bouldering (see rock climbing)		
Bowling (lawn, ten-pin, nine-pin, candlepin, duckpin and five-pin bowling, bowls, pétanque & boules)		
Boxing (gym or outdoor training) no competition or bouts		
Bungee / bungy jumping	Special condition (a) applies	
Bushcraft (see hiking)		
Bushwalking (see hiking)		
Camel riding (day tour)	Special condition (a) applies	
Camel trekking (overnight / main mode of transport)		
Canoeing (grades 1-3) (see kayaking)		
Canyon swing	Special condition (a) applies	
Canyoning		No personal accident Cover
Capoeira dancing (see dance)		
Caving (sightseeing / tourist attraction)	Recreational visit only	
Cheerleading		
Climbing (see rock climbing)		
Cricket		
Croquet		
Cruising (cruise ship)	Special condition (a) applies	
Curling		
Cycle racing / time trial		
Cycling (incidental to the trip)		
Cycling (independent cycle touring)		No Intercontinental touring
Cycling (on an organised tour)	Special condition (a) applies	No Intercontinental touring
Dance (ballet, ballroom, capoeira, salsa, interpretive dance)		
Darts		
Dirt boarding		
Diving (see high diving or scuba diving)		
Dodge ball		
Dog sledding (on recognised trails)	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)		
Dune buggy	Special condition (a) or (b) applies	No personal accident Cover

Sport, Activity	Special Conditions	Special Exclusions
Elephant riding	Special condition (a) applies	
Elephant trekking (overnight / main mode of transport)	Special condition (a) applies	
Fell running / walking (see hiking)		
Fencing		
Fishing (ice)	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)		Sports / leisure fishing only – no commercial or rock fishing
Fishing (outside coastal waters, deep sea fishing)	Condition (a) and condition (c) applies	Sports / leisure fishing only – no commercial fishing
Fitness training		
Floorball		
Fly by wire	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	Special condition (a) applies	
Flying (as a passenger in a glider or ultralight)		No Stunt flying / aerobatics or commercial flying No personal accident Cover
Flying (as a pilot or passenger of a private light aircraft)		No Stunt flying / aerobatics or commercial flying No personal accident Cover
Flying (Gliding)	Special condition (a) or (b) applies	No personal accident Cover
Football (Soccer) including 5 a side		
Frisbee		
Glacier walking (ice walking)	Special condition (a) applies	
Go karting	Special condition (a) applies	
Golf		
Gym training (aerobics, spinning, zumba, body pump, weight training, cross training, crossfit) (See also boxing and martial arts)		
Gymnastics (also see acrobatics)		
Handball		
High diving up to 10 metres (excluding cliff diving)		
Hiking up to 6,000 metres (scrambling) on recognised routes		No cover where ropes, picks or other specialist climbing equipment is required
Hockey		

Sport, Activity	Special Conditions	Special Exclusions
Horse riding (equestrian, dressage, show jumping, eventing)		No personal accident Cover
Horse riding (leisure / social /non-competitive riding)		No Racing, jumping or competitions
Hot air ballooning (ballooning)	Special condition (a) applies	
Hunting (excluding Big Game)	Special condition (a) or (b) applies	No Cover for Big Game Hunting. See special exclusion (iii)
Hydrofoiling (see water skiing)		
Ice hockey (indoor)		No personal accident Cover
Ice skating (indoor)		
Ice skating (outdoor) on a commercially managed rink	Special condition (a) applies	
In-line skating		
Jet boating (inland / coastal waters only)	Special condition (a) or (b) applies	
Jet skiing (inland / coastal waters, white water grades 1-2 only)	Special condition (a) or (b) applies	
Kayaking / Canoeing (inland /coastal waters, white water grades 1-3 only)		
Kite boarding (on land or water)		
Kite buggy		
Kite flying		
Kite surfing		
Kite wing (land, water)		
Kite wing (snow)		No personal accident Cover
Korfball		
Lacrosse		
Land surfing		
Martial arts (Judo & Karate only) no competition or bouts	Special condition (a) applies, non-com- petitive only	No personal accident Cover
Martial arts training (non-contact)		
Moped riding / scooter biking	Special condition (b) applies, a helmet must be worn	No Touring or where a motorbike is the main mode of transport No personal accident Cover
Motor racing experience (passenger only)	Special condition (a) applies	
Motor biking (on road over 125cc)	Special condition (b) applies, a helmet must be worn	No Touring or where a motorbike is the main mode of transport No personal accident Cover

Sport, Activity	Special Conditions	Special Exclusions
Motor biking / trail biking (off-road 125cc or over)	Special condition (b) applies, a helmet must be worn	No Touring or where a motorbike is the main mode of transport No personal accident Cover
Motorbiking pillion passenger (on road only) see Motorbiking		
Mountain biking (on road) (see cycling)		
Mountain biking - downhill (using downhill trails and / or mechanical lifts)		
Mountain biking general (off road / cross country)		
Netball		
Obstacle course / assault course /trim trail (see outdoor endurance)		
Orienteering		
Outdoor endurance courses up to 13 miles		
Outrigger canoeing (inland or coastal waters only)		
Outward Bound	Special condition (a) applies	
Paint balling / airsoft	Special condition (a) applies	
Parachuting (one jump only per trip)	Special condition (a) or (b) applies	No personal accident Cover
Parasailing / Parascending (over water only)	Special condition (a) or (b) applies	
Quad biking	Condition (a) or (b) applies, a helmet must be worn	No personal accident Cover
Racquetball		
Rambling (see hiking if above 1,500 metres)		
Rifle range / sports shooting	Special condition (a) or (b) applies	
River boarding / hydro speeding (grades 1-3) see also canoeing	Special condition (a) applies	
Rock climbing (bouldering)		No Soloing. No personal accident Cover
Rock climbing (indoor)	Special condition (a) applies	No Soloing. No personal accident Cover
Rock climbing (outdoor / traditional /sport climbing / bolted /aid climbing / free climbing)		No Soloing. No personal accident Cover
Roller hockey		
Roller skating		No cover for stunting
Rollerblading		No cover for stunting
Rounders		
Rowing / sculling (inland / coastal waters)	No white water	

Sport, Activity	Special Conditions	Special Exclusions
Rugby (League / Union)		No personal accident Cover
Running (up to marathon distance)		
Running / jogging (half marathon distance or less)		
Safari tours	Special condition (a) applies	No cover for handling or work with dangerous animals including big cats, crocodiles, alligators, hippopotamuses, snakes, elephants or bears
Sail boarding (see wind surfing)		
Sailing (inland / coastal waters)	Special condition (a) or (b) applies	
Sailing (outside coastal waters)	Special condition (a) or (b) and special condition (c) applies	
Sandboarding / sand skiing		
Scuba diving (to 30 metres)	Special condition (e) applies	See special exclusion (II)
Scuba diving (to 50 metres)	Special condition (e) applies	No personal accident Cover See special exclusion (II).
Scuba diving (unqualified / learn dive course / discover dive with qualified instructor)	Special condition (a) applies	See special exclusion (II)
Sculling (see rowing)		
Sea kayaking / Sea canoeing (see kayaking)		
Segway tours	Condition (a) applies, a helmet must be worn	No personal accident Cover
Shark cage diving (see scuba diving)		
Shooting (game, vermin, clay pigeons, targets)	Special condition (a) or (b) applies	See special exclusion (III)
Skateboarding (ramp, half pipe, skate park, street)		
Skiing (cross country /Nordic skiing on marked trails)	Special condition (d) applies	See special exclusion (I)
Skiing (snowblading)	Special condition (d) applies	See special exclusion (I)
Skiing / snowboarding	Special condition (d) applies	See special exclusion (I)
Skiing / snowboarding (backcountry / outside of resort boundary / alpine ski touring)	Special condition (d) applies	See special exclusion (I) No personal accident Cover
Skiing / snowboarding (by helicopter / snow cat)	Special condition (d) applies	See special exclusion (I) No personal accident Cover
Skiing / snowboarding (dry slope)	Special condition (d) applies	See special exclusion (I)
Skiing / snowboarding (terrain park within resort)		See special exclusion (I) No personal accident Cover
Skydiving / Tandem skydiving (one jump only)		No personal accident Cover
Sledding / Tobogganing / Snow Sleds / Snow Sleighs (on snow)		No personal accident Cover

Sport, Activity	Special Conditions	Special Exclusions
Sleigh rides (horse drawn)		
Snooker		
Snorkelling		
Snow biking (on piste or off piste within resort boundaries)		See special exclusion (i) No personal accident Cover
Snow kiting	Special condition (a) applies	No personal accident Cover
Snow rafting	Special condition (a) applies	No personal accident Cover
Snowmobiling		Remote areas, racing, time trials and endurance events are excluded. No personal accident Cover
Soccer		
Softball		
Spearfishing		
Speed boating (inland / coastal waters only)	Special condition (a) or (b) applies	No white water Cover
Spelunking (see caving)		
Squash / Racquetball		
Stand up paddle surfing / paddle boarding		
Stilt walking		
Stoolball		
Surf boat rowing		
Surfing		
Swimming (pool, enclosed, inland or coastal waters only)		
Swimming with dolphins / whales / whale sharks (inland or coastal waters only)	Special condition (a) applies	
Table tennis		
Tandem skydiving (see skydiving)		
Tchoukball		
Ten pin bowling (see bowling)		
Tennis		
Theme parks / fairgrounds	Special condition (a) applies	
Tough Mudder (see outdoor endurance)		
Trail bike riding (see motorbiking)		
Tramping (see hiking)		
Trampolining		
Trapeze / High Wire	Special condition (a) applies	No personal accident Cover

Sport, Activity	Special Conditions	Special Exclusions
Trekking (see hiking)		
Triathlon up to Middle Distance		
Triathlon up to sprint distance		
Tubing on rivers (grades 1-2) (see also white water rafting)	Special condition (a) applies	No personal accident Cover
Ultimate Frisbee		
Via Ferrata		
Volleyball		
Wake skating – see water skiing		
Wakeboarding – see water skiing		
Walking (see hiking, trekking)		
War games (online gaming)		
War games / military simulation (see Paint balling / airsoft OR Rifle range / sports shooting)		
Water polo		
Water skiing (barefoot)	Special condition (a) or (b) applies	
Water skiing / wakeboarding /wake skating	Special condition (a) or (b) applies	No jumping
Weight training (see also gym training)		Powerlifting
White water kayaking / canoeing (see kayaking / canoeing)		
White water rafting (grades 1-3)	Special condition (a) applies	
White water rafting (grades 4-5)	Special condition (a) applies	No personal accident Cover
Windsurfing (inland or coastal waters only)		
Yachting (see sailing)		
Yoga (class, alone / Home practice)		
Zip line	Special condition (a) applies	
Zorbing	Special condition (a) applies	No personal accident Cover

Special Conditions

- (a) **You** must be with a professional, qualified and licensed guide, instructor or operator.
- (b) **You** must have the appropriate certification or licence to do this sport or activity at **home**.
If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine.
- (c) Within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas).
- (d) Conventional skiing / snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code or the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment.

- (e) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

- (i) No cover for any competition, free-style skiing / snowboarding, ski / snowboard jumping, ski-flying, ski / snowboard acrobatics, ski / snowboard stunting, or ski racing or national squad training, the use of skeletons.
- (ii) No cover for any unaccompanied dive, any dive in overhead environments, or any dive for gain or reward.
- (iii) No cover for participation in any trip, activity or sport that would contravene local legislation, regulations, or Appendix 1 of the Convention on International Trade in Endangered Species of Wild Fauna and Flora.

Conditions

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

What is not covered

Cover does not apply if **you** are:

1. Taking part in activities at a professional level.
2. Competing at international events as a national representative.
3. Participating in **hazardous activities** or extreme pursuits other than as listed.
4. Racing or participating in speed or time trials.
5. Motorbike touring or where a motorbike is the main mode of transport.
6. Base jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing / tourist attraction) motor sports, stunt flying / aerobatics.
7. Taking part in expeditions to the Arctic or Antarctic.
8. Taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven.
9. Anything listed in the General Exclusions.

Section 12 – Winter Sports Cover

What is covered

You are covered for:

A. Winter sports hire

You are covered up to £1,000 for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own or hired **winter sports equipment** has been returned to **you**, if:

1. **Your** equipment is lost, stolen or damaged; or
2. **Your** equipment is delayed for more than 12 hours on **your** outward journey.

Conditions

In the event of a claim **you** must provide the following documentation:

1. Loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
2. Damage: confirmation from the hire company of damage sustained and additional charges incurred.
3. Delay: confirmation from the airline or transport company that **your** equipment was delayed for over 12 hours on the outward journey plus a receipt showing the additional hire charges.

B. Winter sports pack

(You are covered up to £700 for the value of the unused portion of **your** ski school, resort pass, lift pass and **winter sports equipment** hire costs limited to £350 per week, if:

1. **You** have an accident or **you** are ill;
2. **Your** lift pass is lost or stolen.

Conditions

In the event of a claim **you** must provide the following documentation:

1. Accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of initial cost.
2. Loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

C. Piste closure

You are covered up to £1,000 if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to lack of snow or excessive snow or avalanche conditions, **we** will pay:

1. Up to £25 per day towards transport costs to reach another resort; or
2. Compensation of £50 per full day if skiing is unavailable due to the total closure of all on-piste skiing activity.

Conditions

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

What is not covered

1. The policy excess as shown on Summary of Cover.
2. Anything listed in the General Exclusions.

Section 13 – Golf Cover

This section does not apply to trips within the **United Kingdom**.

Definitions

Golf equipment: Golf clubs, golf bags, non-motorised trolleys and golf shoes.

What is covered

A. Golf equipment hire

You are covered up to the limit shown on the Summary of Cover for the reasonable cost of hiring golf equipment for the rest of **your** trip or until **your** own golf equipment has been returned to **you** if:

- a) **Your** golf equipment is lost, stolen or damaged; or
- b) **Your** golf equipment is delayed for at least 12 hours on **your** outward journey.

In the event of a claim **you** must provide the following documentation:

1. Loss or theft: report from the police, resort management or tour operator and receipts showing additional hire charges.
2. Damage: confirmation from the airline, transport company or hire company of damage sustained to **your** golf equipment and receipts showing the additional hire charges.
3. Delay: confirmation from the airline or transport company that **your** golf equipment was delayed for over 12 hours on the outward journey and receipts showing the additional hire charges.

B. Green fees

You are covered up to the limit shown on the Summary of Cover for the value of unused portion of **your** green fees if:

- a) **You** have an accident or are ill; or
- b) **Your** documents are lost or stolen which prevents **you** from playing golf.

What is not covered

1. If **you** do not adhere to the rules and regulations of the golf course **you** are booked to play.
2. Golf equipment whilst in use.
3. Golf equipment or documents that **you** have left unattended.
4. Anything listed in the General Exclusions.

Section 14 – Collision Damage Waiver Excess

What is covered

We will pay up to the amount shown on the Summary of Cover for:

1. The reimbursement of the accidental damage or theft excess applied to **your** car hire insurance if the insured vehicle is stolen, damaged or involved in an accident during the rental period.
2. The cost of replacing rental car keys if these are lost, stolen or damaged during the rental period, this includes where necessary the costs to replace locks or for a locksmith to break into the insured vehicle.

What is not covered

1. Any claim where **you** have not followed the terms of **your** rental agreement.
2. Any claim sustained to a vehicle driven by a person under 21 years of age.
3. Any claim for damage caused as a result of theft of the vehicle unless a written police report is obtained.

Section 15 – Hijack

What is covered

You are covered up to the limit as shown on the Summary of Cover, for each full 24 hour period **you** are the victim of a **hijack**.

What is not covered

1. If **you** or **your** business associates have engaged in activities that could be expected to increase the risk of hijack.
2. Anything mentioned in the General Exclusions.

Section 16 – Political Unrest and Natural Catastrophe Evacuation

This section does not apply to trips within the **United Kingdom**.

This section includes the services of Security Exchange who must be contacted immediately on +44 (0)330 660 0768 if evacuation is required.

What is covered

You are covered up to the limit shown on the Summary of Cover for reasonable costs and necessary expenses incurred in transporting **you** from the country in which the natural catastrophe or political unrest has occurred to the nearest place of safety as a result of needing to evacuate **you** from **your** destination during **your** trip.

Condition

You must contact Security Exchange immediately if an event occurs which may result in **you** needing to leave a country. No claim will be paid if Security Exchange are not contacted.

What is not covered

1. Any costs incurred as a result of **you** failing to produce or maintain the required documents, visas and permits for the country in which **you** are travelling.
2. Anything listed in the General Exclusions.

Section 17 - Financial Failure Protection

Covered

We will pay up to the amount shown in the Summary of Cover in total for **you** as named on the Invoice for:

1. Irrecoverable sums paid prior to **Financial Failure** of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the **End Supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure or;
2. In the event of **Financial Failure** after departure:
 - a. additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements or;
 - b. if curtailment of the holiday is unavoidable - the cost of return transportation to the **United Kingdom**, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Financial Failure

Means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

End Supplier

Means the company that owns and operates the services of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

Not covered

We will not pay for:

1. Travel or Accommodation not booked within the **United Kingdom**, Channel Islands, Isle of Man or Ireland prior to departure.

2. Any **End Supplier** which is, or which any prospect of **Financial Failure** is known by **you** or widely known publicly at the date of **your** application under this policy.
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The **Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation
5. Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the **Financial Failure** of an airline.

Anything mentioned in the general exclusions.

Notes: This section provides cover for the insolvency of any travel arrangements booked before departure, which do not form part of an inclusive holiday or are bonded or insured already.

These would include: scheduled airlines / hotels / car ferries / villas abroad and cottages in the UK / railway journeys including the Eurostar / coach journeys / car hire / caravan sites / campsites / mobile Homes / camper rental / safaris / excursions / Eurotunnel / theme parks such as Disneyland Paris.

General Conditions

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom**.
2. Original receipts and/or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article(s).
4. If **we** require any medical certificates, information, evidence or receipts, these must be obtained by **you** at **your** expense.
5. If a claim made by **you** or anyone acting on **your** behalf is fraudulent or exaggerated, whether ultimately material or not, or any false declaration or statement is made or a fraudulent device is used in support of a claim **your** claim will be rejected and **your** cover will be cancelled with effect from the date of such fraudulent or exaggerated claim or the date of such false declaration or statement or use of such fraudulent device in support of a claim. Any amounts already paid by **us** in respect of any fraudulent or exaggerated claim must be repaid to **us**.
6. If, at the time of making a claim, there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.
7. **We** may at any time pay to **you** **our** full liability under this insurance, after which no further payments will be made in any respect.
8. In the event of a claim, if **we** require a medical examination **you** must agree to this.
9. In the event of death, **we** are entitled to a post mortem examination. The medical examination and post mortem would be at **our** expense.
10. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our**

benefit against any other party.

11. Damaged articles must be retained by **you** and if requested submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

General Exclusions

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **You** not answering to the best of **your** knowledge any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
2. Travel to a destination which the Foreign & Commonwealth Office has advised against all or all but essential travel. Travel advice can be obtained from the Foreign & Commonwealth Office. Telephone: +44 (0)20 7008 1500 www.gov.uk/fco
3. A set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim.
4. **You** being 75 years at the start date of the policy.
5. Any criminal act by **you**.
6. Failure to comply with the laws applicable to the country in which **you** are travelling.
7. Bankruptcy / liquidation of a tour operator, travel agent or transportation company other than as specifically covered under Section 17.
8. Any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
9. Any payment, which **you** would normally have made during **your** travels, if no claim had arisen.
10. Any trip that is undertaken for the purpose of:
 - a) Obtaining medical treatment (whatever the nature of this treatment).
 - b) Against the advice of a medically qualified doctor.
 - c) After being given a terminal prognosis.
11. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.
12. Suicide, deliberate self-injury, being under the influence of drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
13. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

14. Pregnancy 8 weeks before and 8 weeks after the estimated date of delivery.
15. Any claim arising from sexually transmitted diseases.
16. Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
17. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
18. Loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
 - b) The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
 - c) Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
19. Any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses and Section 5 Personal Accident, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
20. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
21. We shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Comments and Complaints Procedure

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that our service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing to:

Millstream Underwriting Limited
52-56 Leadenhall Street, London, EC3A 2EB
or email mail@mstream.co.uk

Quote the policy reference shown on **your** insurance schedule.

(Please supply **us** with **your** name, address, policy reference or claim reference and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.)

If **you** are not satisfied with **our** final response, **you** can refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
www.financial-ombudsman.org.uk

For complaints relating to Financial Failure Protection, in the first instance please contact:

The Claims Manager, IPP Claims Office
IPP House, 22-26 Station Road
West Wickham, Kent BR4 0PR

Telephone: +44 (0)20 8776 3752
Facsimile: +44 (0)20 8776 3751
Email: info@ipplondon.co.uk

If **you** are not satisfied with our final response **you** can refer the matter to the Financial Ombudsman Service

Claims Procedure

All claims to be submitted within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid:

Medical claims

In-patient treatment or out-patient treatment expected to be over £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** Emergency Medical Assistance Service on +44 (0)330 660 0768 as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations /treatment / medication etc. should be retained and submitted to support **your** claim.

Out-patient less than £1,000 in the following countries only:

Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1,000 please provide a copy of **your** schedule to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.

Contact for Chargecare International
admin@chargecare.net

Out-patient less than £1,000 in all other countries not listed above

Contact the Claims Service by phone on +44 (0) 330 660 0768 or email on axa@mstream.co.uk for a claim form. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations /treatment / medication etc. should be retained and submitted to support **your** claim.

Other minor medical and out-patient treatment

You may contact the claims service for a claim form by email on axa@mstream.co.uk or by phone on +44 (0)330 660 0768.

They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

Cancellation claims

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking forms / receipts will also be required to support **your** claim. Please contact claims service on +44 (0)330 660 0768 or by email on axa@mstream.co.uk. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

Curtailed claims

Call the Emergency Medical Assistance Service on +44 (0)330 660 0768 if **you** are ill or injured. Their authorisation must be obtained before **you** cut short **your** trip. All original ticket stubs / booking forms / receipts should be retained and submitted to support **your** claim. Please contact claims service on +44 (0)330 660 0768 or by email on axa@mstream.co.uk. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the curtailment).

Money claims

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss / theft. **You** may be asked to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Please contact claims service on +44 (0)330 660 0768 or by email on axa@mstream.co.uk.

Missed departure claims

Written confirmation must be obtained from the transport company, police or roadside assistance service confirming the location, reason and duration of the delay. Please contact claims service on +44 (0)330 660 0768 or by email on axa@mstream.co.uk.

Travel delay claims

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay.

Please remember that cover for travel delay is provided for these specific reasons only:

- Strike or industrial action (provided that when this policy was taken out and / or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause);
- Adverse weather conditions;
- The mechanical breakdown or technical fault of the aircraft, coach or sea vessel.

Financial failure protection claims

To claim, either visit the IPP Website at www.ipplondon.co.uk and download a claim form or write to IPP Claims Office, 22-26 Station Road, West Wickham, Kent BR4 0PR, tel +44 (0)20 8776 3752, email info@ipplondon.co.uk.

Your Personal Data Privacy Notice

In this notice “we”, “us” and “our” means Millstream Underwriting Limited. **We** are the data controller in respect of any personal data **we** collect, hold and use about **you**.

We collect **your** personal data directly from **you**, but **we** may also collect it from brokers and other intermediaries who provide information to **us** for the purpose of providing **your** policy of insurance.

We will mainly use **your** data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide **your** data when requested, or **you** give **us** false or inaccurate data, **we** may be unable to process **your** enquiry, and this could give **us** the right to void coverage or could impact **your** ability to claim under **your** policy.

In some circumstances, **we** may need to collect and use particularly sensitive data, such as data about **your** health or ethnicity. Where this is required, **we** will usually seek **your** consent to use that data. **You** can withhold or withdraw **your** consent at any time by contacting us, but if **you** do, **we** may be unable to process **your** enquiry or claim or continue to provide coverage.

We will exchange data about **you** with other parties in order to provide our services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area (“EEA”) to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

We will not use **your** data or pass it to any other party for marketing products or services to **you** unless **you** have given **your** consent.

Our full privacy notice explains how **we** use **your** data in more detail. Our privacy notice also explains the rights **you** have in respect of **your** data, including the right to request a copy of the personal data **we** hold about **you**. A copy of our full privacy notice is available on our website at <http://www.millstreamonline.com/pages/privacy> or can be provided on request by contacting **us** at: Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing **us** at admin@mstream.co.uk

If **you** are not satisfied with the way **we** have managed **your** personal data, **you** may complain to the Information Commissioners Office (ICO) at www.ico.org.uk/concerns.

Details about our regulator

taylorMade Travel is arranged by AXA ART Europe Limited and underwritten by Millstream Underwriting Limited on behalf of Arch Insurance (Europe) Limited.

AXA ART Europe is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No 02747949. Registered office: 20 Gracechurch Street, London, EC3V 0BG.

Millstream Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA Firm Reference number: 308584). Millstream Underwriting Limited is registered in England and Wales No 3896220. Registered office: 52-56 Leadenhall Street, London, EC3A 2EB.

Arch Insurance Company (Europe) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Firm Reference number: 229887) Registered in England and Wales. Registration No: 4977362. Registered office: 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ.

Their registration can be checked with the Financial Conduct Authority by visiting www.fca.org.uk/register or by contacting them on 0300 500 8082.

Millstream Underwriting Limited will act on behalf of Arch Insurance Company (Europe) Limited with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

Section 17 of this travel insurance is underwritten by certain underwriters at Lloyd's and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR.

International Passenger Protection Limited and certain underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority (FCA).

International Passenger Protection Limited will act as agent for certain underwriters at Lloyd's with respect to the receipt of customer money and for the purpose of settling claims.

On behalf of International Passenger Protection Limited, Millstream Underwriting Limited will act as agent for certain underwriters at Lloyd's with respect to the receipt of customer money and handling of premium refunds.

Governing Law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the insurer and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

Financial Services Compensation Scheme

In the event that the insurer, Arch Insurance (Europe) Limited is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

360 Assistance

The policy offers a 360 Assistance service that provides online access to the latest medical, political and security situation in most countries around the world including vaccination requirements, contact details for consulates and medical facilities, and other useful information.

You can stay informed with email alerts on the countries of **your** choice. Severe weather, industrial action and other events that may disrupt **your** travel arrangements are advised to **you** as they happen.

To register please visit <https://millstream.360assistance.com/about360> Please see **your** insurance schedule for the activation code.



AXA ART Europe Limited

20 Gracechurch Street - London EC3V 0B

Registered Office

AXA ART Europe Limited

20 Gracechurch Street - London EC3V 0BG

Telephone: 020 7015 0919

Email: info@AXA-ART.co.uk

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axa-art.co.uk