



# Travel Insurance Policy Summary

## Single Trip, Annual Multi Trip and Backpacker Cover

This is a summary of the Multitrip.com travel insurance policy which is underwritten by AXA Insurance UK plc. It does not contain the full terms and conditions of cover, which are located in your policy wording, but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs.

Where a section heading is in **green** below and across, full details can be found in your policy wording under the same heading.

## Type of Insurance and Cover

Travel insurance for single trip, annual multi trip and backpacker cover. Baggage (including golf equipment if selected), flight cancellation, wedding/civil partnership cover and business equipment may also be included – your validation certificate will show if you've selected these options.

Some winter sports and/or other hazardous sports and activities may also be included – your validation certificate will show if you've selected these options.

## Conditions

- It is essential that you refer to the important conditions relating to health section on page 3 in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy, please refer to the policy wording for further details.

## Policy Excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased is shown in the policy schedule overleaf and on page 1 of your policy wording, unless the additional premium has been paid to waive the excess – your validation certificate will show if you've selected the option to waive the excess.

## Duration of the Policy

For Single Trip and Backpacker policies, this will be from the date you arrange cover until your return to the UK, but not in any case exceeding the period shown on the validation certificate.

For Annual Multi trip policies, this will be from the start date of the policy stated on the validation certificate and continues for 12 months from that date. This is an annually renewable policy.

## Significant or Unusual Exclusions and Limitations

### Section A – Cancellation or Curtailment Charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.

### Section B – Emergency Medical and Other Expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance and Emergency Assistance Service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
- Medication which prior to departure is known to be required.

### Section C – Hospital Benefit

- Treatment or surgery which in the opinion of the medical practitioner in attendance and Emergency Assistance Service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

### Section E – Baggage, Baggage Delay and Passport

- Valuables or your passport left unattended at any time (including in a vehicle

or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.

- Business goods, samples or tools used in connection with your occupation.
- Baggage left unattended at any time or contained in or stolen from an unattended motor vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – *please refer to your policy wording for the full list.*

### Section F – Personal Money and Documents

- Personal money and documents left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agent's conditions.

### Section G – Personal Liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

### Section K1 – Delayed Departure

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is the later.

### Section N – Overseas Legal Expenses and Assistance

- Claims against a carrier, or the Travel Agent or Tour Operator, us, the Emergency Assistance Service or their agents, Blue Insurance or someone you were travelling with.

### Section R1 to R5 – Winter Sports Cover

(optional cover on payment of an additional premium)

- Ski equipment left unattended at any time or contained in or stolen from an unattended motor vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.
- Deductions for wear and tear will be made – *please refer to your policy wording for full details.*

### Section U – Wedding/Civil Partnership Cover

(optional cover on payment of an additional premium)

- Valuables left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Baggage left unattended at any time or contained in or stolen from an unattended motor vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.

### Section V – Business Cover

(optional cover on payment of an additional premium)

- Any loss or damage arising from manual work.
- Business equipment left unattended at any time or contained in or stolen from an unattended motor vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.

### Section W1 to W3 – Golf Cover

(optional cover on payment of an additional premium)

- Golf equipment left unattended at any time or contained in or stolen from an unattended motor vehicle between 9pm and 8am or between 8am and 9pm unless it is in a locked boot or covered from view in a locked car.

## General Exclusions

- Activities and practices shown in paragraphs 5, 6, 7, 8 and 9 of the General Exclusions applicable to all sections of the policy on page 4 of your policy wording are excluded unless shown on your validation certificate.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office, World Health Organisation or similar body has advised against all or all but essential travel.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and the use of drugs.
- Single trip cover is not available to anyone aged over 79 years. Backpacker cover is not available to anyone aged over 49 years. Annual Multi trip cover is not available to anyone aged over 75 years.
- Unlawful actions and any subsequent legal proceedings brought against you.
- War risks, civil commotion, terrorism (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs and radioactive contamination.
- Any circumstances known to you before you purchased this insurance that could reasonably be expected to result in a claim.

## Cancellation Period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made and no incident likely to give rise to a claim has occurred. If you cancel after the first 14 days of receipt of the policy documents no premium refund will be made. See General Conditions Applicable to Whole Policy on page 4 of your policy wording for full details.

## Making a Claim

For all claims except legal expenses call OSG Travel Claims on 0844 871 0268. For Legal Expenses claims call +44 797 626 5211. Notification of any claim must be within 31 days of the event which gives rise to a claim.

## Significant Features and Benefits

The table below shows the maximum benefits you can claim for each insured person. Some sections are optional – please refer to your validation certificate for your cover levels chosen.

## Complaints

Any complaint you have should, in the first instance, be addressed to the claims office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to: Head of Customer Care, AXA Insurance, Customer Care Team, 7th Floor, Civic Drive, Ipswich IP1 2AN or email: [customer-care@axa-insurance.co.uk](mailto:customer-care@axa-insurance.co.uk) Complaints can subsequently be referred to the Financial Ombudsman Service. Full details can be found on page 11 of your policy wording.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## TRAVEL INSURANCE POLICY SCHEDULE

Section/Description	Essential Cover Limit (per Insured Person)	Excess (per Insured Person)	Premier Cover Limit (per Insured Person)	Excess (per Insured Person)	Premier Plus Cover Limit (per Insured Person)	Excess (per Insured Person)	Backpacker Cover Limit (per Insured Person)	Excess (per Insured Person)
<b>A. Cancellation or Curtailment</b>	Up to £2,000	£150 (Loss of deposit £75)	Up to £3,000	£75 (Loss of deposit £30)	Up to £5,000	£45 (Loss of deposit £20)	Up to £2,000	£75 (Loss of deposit £25)
<b>B. Emergency Medical and other Expenses*</b>	Up to £3,000,000	£150	Up to £10,000,000	£75 (£125 Over 65's)	Up to £10,000,000	£45 (£75 Over 65's)	Up to £5,000,000	£75
Including Emergency Assistance Services								
Emergency Dental Pain Relief	Up to £250		Up to £250		Up to £250		Up to £250	
<b>C. Hospital Benefit*</b>	N/A	N/A	£150 (£15 per day)	N/A	£260 (£20 per day)	N/A	£200 (£10 per day)	N/A
<b>D. Personal Accident*</b>	Maximum Benefit	N/A	Maximum Benefit	N/A	Maximum Benefit	N/A	Maximum Benefit	N/A
Loss of Limbs or Sight (Aged under 66yrs)	£5,000		£25,000		£40,000		£10,000	
Permanent Total Disablement (Aged under 66yrs)	£10,000		£25,000		£40,000		£10,000	
Death Benefit (Aged 18 to 65yrs)	£5,000		£5,000		£10,000		£5,000	
Death Benefit (Under 18yrs or 66yrs or over)	£3,000		£3,000		£3,000		N/A	
All Benefits (66yrs or over)	N/A		£3,000		£3,000		N/A	
<b>E. Baggage, Baggage Delay and Passport</b>	Up to £750	£150	Up to £1,500	£75	Up to £3,000	£45	Up to £1,000	£75
Single Article or Set of Articles Limit	£130		£250		£350		£150	
<b>Valuables</b> Limit in Total	Up to £150		Up to £250		Up to £350		Up to £150	
Delayed <b>Baggage</b> (after 12hrs)	N/A	N/A	£250 (£50 per 24hrs)	N/A	£300 (£75 per 24hrs)	N/A	£250 (£50 per 24hrs)	N/A
Replacement of Passport	Up to £150	N/A	Up to £250	N/A	Up to £250	N/A	Up to £250	N/A
Emergency Passport Travel	Up to £150	N/A	Up to £250	N/A	Up to £250	N/A	Up to £250	N/A
<b>F. Personal Money and Documents</b>	Up to £250	£100	Up to £500	£75	Up to £1,000	£45	Up to £500	£75
Cash Limit (Currency notes and coins)	£150		£200		£400		£300	
Cash (Aged under 18yrs)	£150	N/A	£100	N/A	£100	N/A	£100	N/A
Travel Documents	Up to £150		Up to £250		Up to £350		Up to £150	
<b>G. Personal Liability*</b>	Up to £1,000,000	£300	Up to £2,000,000	£200	Up to £3,000,000	£200	Up to £2,000,000	£250
<b>H. Hijack</b>	N/A	N/A	£500 (£50 per day)	N/A	£1,000 (£100 per day)	N/A	£1,000 (£100 per day)	N/A
<b>I. Missed Departure</b>	N/A	N/A	Up to £750	£75	Up to £1,000	£45	Up to £500	£75
<b>J. Catastrophe</b>	N/A	N/A	Up to £500	£75	Up to £1,000	£45	Up to £500	£75
<b>K1. Delayed Departure</b>	N/A	N/A	£15 for each 12hrs (Up to Max £150)	N/A	£40 for each 12hrs (Up to Max £200)	N/A	£20 for each 12hrs (Up to Max £200)	N/A
<b>K2. Holiday Abandonment</b>	Up to £2,000 (after 24hrs)	£150	Up to £3,000 (after 24hrs)	£75	Up to £5,000 (after 24hrs)	£45	Up to £2,000 (after 24hrs)	£75
<b>L. Third Party Supplier Insolvency</b>	N/A	N/A	Up to £1,000	£75	Up to £2,000	£45	N/A	N/A
<b>M. Credit Card Fraud</b>	N/A	N/A	£300	£75	£500	£45	N/A	N/A
<b>N. Overseas Legal Expenses and Assistance</b>	Up to £5,000	£300	Up to £15,000	£200	Up to £20,000	£200	Up to £10,000	£250
<b>O. Scheduled Airline Failure</b>	£500	£150	£1,000	£75	£2,000	£45	N/A	N/A
<b>P. Strike</b>	N/A	N/A	Up to £200	N/A	Up to £300	N/A	Up to £200	N/A
<b>Q. Personal Travel Assistance</b>	N/A	N/A	Included	N/A	Included	N/A	Included	N/A
<b>Wintersports</b> (Available upon payment of additional premium)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
<b>R1. Ski Equipment*</b> Owned	Up to £300	£100	Up to £400	£75	Up to £600	£45	Up to £400	£75
Hired	Up to £300		Up to £400		Up to £600		Up to £300	
Single Article Limit	£150		£200		£300		£200	
<b>R2. Ski Hire*</b>	£300 (£30 per day)	N/A	£400 (£40 per day)	N/A	£500 (£50 per day)	N/A	£300 (£30 per day)	N/A
<b>R3. Ski Pack*</b>	£300 (£30 per day)	N/A	£300 (£30 per day)	N/A	£500 (£50 per day)	N/A	£300 (£50 per day)	N/A
<b>R4. Piste Closure*</b>	£300 (£30 per day)	N/A	£300 (£30 per day)	N/A	£500 (£50 per day)	N/A	£300 (£50 per day)	N/A
<b>R5. Avalanche Closure*</b>	Up to £300	£100	Up to £300	£75	Up to £500	£45	Up to £400	£75
<b>Optional Extras</b> (Available upon payment of additional premium)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
<b>S. Flight Cancellation</b>	N/A	N/A	Up to £750	£75	Up to £1,000	£45	Up to £500	£75
<b>T. Cruise Connection</b>	N/A	N/A	Up to £750	£75	Up to £1,500	£45	N/A	N/A
<b>U. Wedding/Civil Partnership</b>	N/A	N/A	Up to £1,000	£75	Up to £2,000	£45	N/A	N/A
Single Article or Set of Articles Limit			£250		£300			
<b>V. Business Equipment</b>	N/A	N/A	Up to £1,000	£75	Up to £2,000	£45	N/A	N/A
<b>W1. Golf Equipment</b>	N/A	N/A	Up to £1,000	£75	Up to £2,000	£45	N/A	N/A
Single Article or Set of Articles Limit			£150		£200			
<b>W2. Golf Equipment Hire</b>	N/A	N/A	£200 (£50 per day)	N/A	£400 (£75 per day)	N/A	N/A	N/A
<b>W3. Green Fees</b>	N/A	N/A	£200 (£50 per day)	N/A	£400 (£75 per day)	N/A	N/A	N/A

\* You are not covered under sections, B, C, D, G and R for **Winter Sports** activities unless an additional premium has been paid and shown on the validation certificate.

Full details of policy cover can be found in the policy wording.