

policy summary

Off the Piste travel insurance

policyholder: Off the Piste

This summary contains the key features of your Off the Piste travel insurance policy. It does not contain the full terms and conditions, which can be found in your Off the Piste travel insurance policy.

It is particularly important that you read the sections on key exclusions. Cover commences as soon as you leave home on the first day of your trip and ends when you reach home on the last day of your trip.

Conditions - It is essential that you refer to the important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover. If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Age Eligibility - This policy is not available to anyone aged 35 or over.

essential travel insurance insured by AXA Insurance UK plc

- I Emergency and medical service - Medical expertise to arrange emergency medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on holiday.
- I Section 2, Emergency medical and other expenses – Emergency medical, surgical, hospital, ambulance and nursing fees up to £5,000,000 outside Your Home Area.

key exclusions

See your policy : *General exclusions*

- I War risks, civil commotion, terrorism, (except under sections 2, unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
 - I Wilful, self inflicted injury, solvent, drug or alcohol abuse.
 - I Unlawful actions and any subsequent legal proceedings brought against you.
- I Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.

See your policy : *Section 2 - What is not covered*

- I Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to the United Kingdom.
- I Medication, which prior to departure is known to be required.
- I Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

excess

Your excess is the amount of each claim which you pay.

- I Under section 2 the first £250 of each and every claim per incident claimed for per section by each insured person.

how to make a complaint

If you wish to make a complaint, in the first instance, please contact the person you originally dealt with. They will aim to resolve your complaint on the same day. Alternatively you can contact us

by phone 08000 858698

by post Customer Liaison Department Endsleigh
Insurance Services Ltd.
Shurdington Road,
Cheltenham
GL51 4UE

You may at any time contact the Quality Manager at AXA Travel Insurance at the following address: Quality Manager, PO BOX 57325, London, E1W 1XX

email: customer.support@axa-travel-insurance.com

If we cannot settle your complaint, you have the right to ask the Financial Ombudsman Service to review your case. Contacting the Ombudsman will not affect your rights to take legal action against us

Financial Services Compensation Scheme

Endsleigh is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations

Further information about compensation scheme arrangements can be obtained from the FSCS at www.fscs.org.uk

how to cancel

If when you receive your policy documents you find that the cover is not suitable for your needs, you can cancel your policy, providing you notify us within 14 days of receipt. We will refund your premium less a charge for the time you have been insured, provided you have not travelled or your policy has not been terminated following a claim, in which case no refund will be due.

You can cancel your policy by contacting us on **0800 030 4510**

how to make a claim

To make a claim please phone:

Off the Piste travel insurance: +44(0) 870 241 3070
medical assistance +44(0) 845 271 4472 (24hr)

For customers who are in a country that does not accept the above international phone number, they can call **+44(0) 203 060 9671 (24hr)**