

## Policy Summary - Keyfacts

This summary highlights the key features, benefits, limitations and exclusions. This summary does not form part of the policy wording. You must read the policy wording for full details of the terms of the insurance, including definitions. Your policy wording can be found in your personal web space by visiting [swiftcover.com](http://swiftcover.com) and logging in to My Swift Space.

The limits of cover that apply to your policy are set out in the 'types and overall limits of cover' table in your policy wording. Most sections of your policy carry an excess which means that you have to pay the first specified amount per person per sub-section if you claim.

Significant Policy Conditions & Exclusions		Policy Reference
<b>Pre-existing Medical Conditions</b>	<p>No cover is available under any section of this policy for any claim arising from or related to a pre-existing medical condition which you, or anyone else upon whom your travel is dependent, knew about or could have reasonably been expected to have known about, prior to the purchase of this policy. You will not be able to claim if:</p> <ul style="list-style-type: none"> <li>You travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.</li> <li>The claim results from suicide, attempted suicide, depression, anxiety, mental strain, depressive illnesses of any type.</li> <li>The claim is in connection with the use of alcohol or drugs.</li> </ul>	<p>General Exclusion 1</p> <p>General Exclusion 1f.</p> <p>General Exclusion 21</p> <p>General Exclusion 22</p>

<b>Age Limits</b>	<p><b>Single Trip Policies</b> - Maximum age is 64 at the date of departure (74 for members).</p> <p><b>Annual Policies</b> - Maximum age is 64 at the date of departure (69 for members).</p> <p><b>Gap Year Policies</b> - Maximum age is 34 at the date of departure (39 for members).</p>	
<b>Residency</b>	You must have been resident in the UK and registered with a medical practitioner in the UK.	Under definitions 'You', 'Your', 'Insured'.
<b>Family</b>	Parents or grandparents (up to a maximum of two adults) and their children or grandchildren. Cover for families shall apply where the appropriate premium has been paid and where the family members travel together. Adults insured on an annual multi-trip policy are entitled to travel independently of each other. Cover for children will only be provided if travelling with an insured adult and all travellers are named on the policy schedule (unless a Members policy has been purchased).	Under definitions 'Family'.

<b>Law &amp; Jurisdiction</b>	This insurance is governed by English Law unless we agree otherwise in writing.	Under 'Your contract of insurance'.
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<b>Acceptable Sports &amp; Leisure Activities</b>	<p>Any sport or leisure activity listed below and then only when participating on an amateur basis: Archery, Badminton, Ballooning (organised in UK), Baseball, Basketball, Beach Games, BMX Racing, Bowls, Bungee Jumping, Canoeing, Catamaran Sailing, Clay Pigeon Shooting, Cricket, Cross-Country Skiing*, Cruising, Cycling, Deep Sea Fishing, Dinghy Sailing, Fell Walking, Fencing, Fishing, Football, Go Karting, Golf, Grass Skiing, Gymnastics, Heli-Skiing*, High Diving, Hockey, Horse Riding (up to 7 days), Jet Boating, Jet Skiing, Jogging, Kayaking, Lacrosse, Land Skiing*, Lugging*, Mono-Skiing*, Netball, Off-Piste Skiing (must be with a guide)*, Orienteering, Paragliding, Parascending (over water), Pony Trekking, Racket Ball, Rambling, Roller Skating/Blading, Rounders, Rowing, Running, Safari (organised in the UK), Sail Boarding, Sailing (in coastal waters), Sand Boarding, Scuba Diving (max 30m), Skateboarding, Ski Boarding*, Skiing*, Sledging*, Snorkelling, Snow Boating*, Snow Mobile*, Squash, Surfing (under 14 days), Swimming (leisure), Tennis, Tobogganing or Ice Skiing*, Track Events, Trekking/Hiking (under</p>	
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<p>2000m altitude), Volley Ball, Water Polo, Water Skiing, White Water Rafting Grades 1-4, Windsurfing, Yachting (in coastal waters).</p> <p>* Winter Sports cover needs to be selected.</p>
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Significant Sections of Cover	Significant Benefits	Benefit Limits & Exclusions	Policy Reference
<b>Medical Expenses</b>	Provides cover for costs arising from your illness, injury or death during the trip. It also provides cover for someone to extend their trip and travel home with you or for one relative or friend to travel from the UK to stay with you provided this is deemed medically necessary and approved by our emergency assistance company. It also provides cover for you to return home following the death, serious injury or illness of a relative or business associate.	<ul style="list-style-type: none"> <li>All medical treatment must be emergency treatment only.</li> <li>Medical cover does not apply if the trip is taken within the UK.</li> <li>Costs for outpatient treatment should be paid and claimed on your return to the UK.</li> <li>Where medical costs are likely to exceed £300, our emergency assistance team must be notified and agree the costs prior to treatment.</li> <li>An excess of £100 is applicable unless a discount has been obtained after presenting your European Health Insurance Card (EHIC) or other reciprocal agreement.</li> </ul>	Section 1
<b>Cancellation or Curtailment</b>	Provides cover for travel and accommodation expenses which you have paid, or agreed to pay, under contract which you cannot get back if it is necessary to cancel or cut short your trip.	<ul style="list-style-type: none"> <li>The cancellation or curtailment must be necessary and unavoidable and must fall within one of the 7 reasons listed in the policy.</li> <li>Where it is due to illness or injury, this must be certified by the treating GP.</li> </ul>	Section 3
<b>Personal Belongings</b>	Provides cover for the loss, theft or damage of personal belongings during the trip.	<ul style="list-style-type: none"> <li>A written report from the police or transport carrier is required in order to support a claim for loss, theft or damage. This must be obtained within 24 hours of the incident.</li> <li>The single article limit is £200.</li> <li>The valuable article limit is £400.</li> <li>Belongings must not be left unattended and cover for personal belongings stolen from an unattended motor vehicle, trailer or caravan is limited to £100.</li> <li>No cover is offered for accidental damage to valuable items.</li> </ul>	Section 4
<b>Personal Money</b>	Provides cover for money lost or stolen during your trip.	<ul style="list-style-type: none"> <li>A written report from the police is required in order to support a claim for loss or theft. This must be obtained within 24 hours of the incident.</li> <li>Cash must be held on your person or held in a safe or safety deposit box at all times.</li> </ul>	Section 4.2

### Period of Insurance

You have purchased a swiftcover.com insurance policy. Your trip(s) must begin and end in the UK.

### Making yourself heard

We are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

## Who to contact?

The most important factors in getting your complaint dealt with as quickly and efficiently as possible are:

- a) to be sure you are talking to the right person, and;
- b) that you are giving them the right information.

## When you contact Us:

Please give us your name and contact telephone number.

Please quote your policy and/or claim number and the type of policy you hold.

Please explain clearly and concisely the reason for your complaint.

So we begin by establishing your first point of contact:

## Step One – initiating your complaint:

Does your complaint relate to:

- A: Your Policy?  
B: Your Claim?

A:, You need to email [help@swiftcover.com](mailto:help@swiftcover.com) and state your complaint.

B:, You need to email [swiftcoverclaims@axa-assistance.co.uk](mailto:swiftcoverclaims@axa-assistance.co.uk) or write to; Swiftcover Claims, PO Box 54098, London, SW20 8UU.

In either case, if you wish to provide written details, the following checklist has been prepared for you to use when drafting your letter.

- Head your email/letter 'COMPLAINT'.
- Give your full name, post code and contact telephone number(s).
- Quote the type of policy and your policy and/or claim number.
- Explain clearly and concisely the reason(s) for your complaint.
- The letter should be sent to the person dealing with your complaint along with any other material required.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further:

## Step Two – if you are still unhappy:

Should their response be unsatisfactory, please write to the Claims Manager at the following address:

Swiftcover Claims, PO Box 54098, London, SW20 8UU

## Step Three – contacting AXA Head Office:

If your complaint is one of the few that cannot be resolved by this stage please write to the Head of Customer Care, at the following address:

Head of Customer Care, AXA Insurance, Civic Drive, Ipswich, IP1 2AN  
e-mail: [customercare@axa-insurance.co.uk](mailto:customercare@axa-insurance.co.uk)

## Step Four – beyond AXA:

If we have given you our final response and you are still not satisfied you may refer your case to the Financial Ombudsman Service (FOS).

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Tel: 0845 080 1800

Fax: 020 7964 1001

Please note that you have six months from the date of our final response in which to refer your complaint to the Ombudsman. Referral to the Ombudsman will not affect your right to take legal action.

## 'Cooling-off' Period

If this cover does not meet your requirements, you must notify [swiftcover.com](http://swiftcover.com) within 14 days of purchase of the policy. We will refund all premiums paid less our £5 administration fee within 30 days from the date we receive the notice of cancellation from you. We will not refund premiums if you have made a claim or travelled.

**Compensation Scheme**

In the event that AXA Insurance UK plc, is unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in your policy under "Compensation Scheme".

**Money held as agent for Insurer**

All money collected from you by us will be held by us as agent for the underlying insurance undertaking. This includes all forms of cash transactions, including premium refunds and claims payments.

**Advice**

The advice given on your policy is provided from a single or limited number of insurance undertakings. The company is not contractually obliged to contract insurance intermediation in this way.

**Insurance Provider**

swiftcover.com insurance is underwritten by AXA Insurance UK plc.

**Purpose of the Insurance**

This insurance cover provides financial protection and emergency medical assistance for your trip.

**Who Regulates Us?**

Swiftcover Insurance Services Ltd and AXA Insurance UK plc are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.