

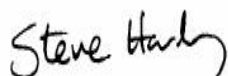
## Your Swiftcover Travel Insurance Policy Document

Dear Customer,

Thank you for buying a travel policy from swiftcover.com, the first 100% online travel insurance. By clicking rather than calling, chances are you have saved yourself some money and managing your policy is now swifter and easier.

This policy gives details of your travel cover and it should be read along with your schedule of insurance. Please take a few minutes to read through these documents which contain important information about the details you have given us. You should also show this document to anyone else who is covered under your policy.

For and on behalf of the insurer(s)



Steve Hardy  
Chief Executive Officer

Types and overall limits of cover					
Sections		Single Trip		Annual	Gap Year
		Economy	Premier		
1	Medical Expenses	£5,000,000	£10,000,000	£10,000,000	£5,000,000
A	Funeral Expenses	£1,000	£2,500	£2,500	£1,000
B	Dental Expenses	£400	£400	£400	£400
2	Hospital Benefit	N/C	£2,000	£2,000	£500
3	Cancellation and Curtailment	N/C	£3,000	£3,000	£3,000
4	Personal Belongings	N/C	£2,000	£2,000	£500
A	Single Article Limit	N/C	£200	£200	£100
B	Valuables Limit	N/C	£400	£400	N/C
4.2	Money	N/C	£200	£200	N/C
5	Missed Departure	N/C	£1,500	£1,500	£500
6	Travel Delay	N/C	£400	£400	N/C
7	Personal Accident	£5,000	£30,000	£30,000	£5,000
A	Death	£5,000	£10,000	£10,000	£5,000
B	Death (aged under 16)	£1,000	£1,000	£1,000	£1,000
8	Personal Liability	£1,000,000	£2,000,000	£2,000,000	£1,000,000
9	Legal Expenses	N/C	£25,000	£25,000	£10,000
10	Cattery & Kennel Fees	N/C	£500	£500	N/C
<b>Winter Sports (additional premium required)</b>					
11	Piste Closure	N/C	£200	£200	N/C
12	Avalanche	N/C	£200	£200	N/C
13	Hire of Ski Equipment	N/C	£300	£300	N/C
<b>Optional cover (additional premium required)</b>					
14	Scheduled Airline Failure	£3,000	£3,000	£3,000	N/C

This is a guide only. Please read the terms and conditions of the insurance.

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<b>IMPORTANT CONTACT NUMBERS</b>	
<b>CLAIMS TEL</b>	<b>0871 559 1610*</b>
<b>CLAIMS EMAIL</b>	<b>swiftcoverclaims@axa-assistance.co.uk</b>
<b>CLAIMS LEGAL TEL</b>	<b>01737 815 199</b>
<b>24 HOUR EMERGENCY ASSISTANCE TEL</b>	<b>00 44 (0) 871 559 1611*</b>
<b>24 HOUR EMERGENCY ASSISTANCE TEL</b>	<b>00 44 (0)1737 815 636</b>
<b>24 HOUR EMERGENCY ASSISTANCE FAX</b>	<b>00 44 (0) 871 559 1612*</b>
<b>24 HOUR EMERGENCY ASSISTANCE EMAIL</b>	<b>swiftcoverassist@axa-assistance.co.uk</b>
<b>SWIFT HELP TEAM TEL</b>	<b>0871 271 0715*</b>
<b>SWIFT HELP TEAM EMAIL</b>	<b>help@swiftcover.com</b>

*\*Calls will be charged at 10p per minute from BT landlines. Calls from other networks or from outside the UK may vary*

## **General information**

### **Managing your insurance policy**

We hope you will choose to be in total control of your policy by managing it online. Your email, password and an additional security question will give you access to My Swift Space, your secure area of our site. Please keep your security details safe. You can access My Swift Space at any time to review or update your information, or you can call or email us.

Your privacy is important to us and we promise we will respect your personal information. We will use your information to manage your insurance with us, including underwriting, claims handling and statistical analysis. Please be aware this may include disclosing your information within the AXA Group and to any agents who provide services on our behalf.

### **Health agreements**

When you are travelling to a European Union Country or Iceland, Liechtenstein, Norway and Switzerland, you should collect a European Health Insurance Card (EHIC). If you need treatment, you should present this at the time of treatment as it may save you paying the £100 policy excess from any claim under Section 1 (Medical and other expenses). If you are travelling to Australia or New Zealand you must register for treatment under the national Medicare scheme of those countries. If you do not do this, we may not be able to pay your claim.

### **Your travel insurance**

All insurance policies contain restrictions and exclusions which you should know about. Please make sure the cover meets your needs. If you need more advice, please visit [swiftcover.com](http://swiftcover.com) and click on Any Questions.

## Medical Conditions

Please note that no cover is afforded under any section of this insurance 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 insurance policy.

For further information with regard to pre-existing medical conditions please read your policy wording paying careful attention to the General Exclusions and Sections 1 and 3 of this document. Should you require further assistance please visit [swiftcover.com](http://swiftcover.com) and click on Any Questions.

## Your contract of insurance

This policy and the information you have provided to us form the contract of insurance. You are required to update us with any changes to your information either via My Swift Space, by emailing or calling us. Your policy is also subject to certain conditions and exclusions. You must meet these otherwise we may not accept any claim. In return for your premium, we will provide the cover shown in your policy for accident, injury, loss or damage that happens within the territorial limits during the period of insurance.

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the policy holder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

### Health

Your insurance contains conditions that relate to your health and the health of others who might not be travelling with you and whose well being your trip may depend on. In particular we will not cover medical problems which you or they had before the cover started.

### Hazardous activities

You may not be covered if you take part in any sporting or leisure activities that are not listed in the 'Acceptable Sports and Leisure Activities' list. You must check with Swiftcover that this insurance meets your needs.

### Eligible persons

Each person must have been resident in the UK for at least 6 out of the last 12 months and must be registered with a medical practitioner prior to purchasing this policy. The maximum age at the date of departure on a Single Trip policy is 64 years of age (74 years of age for a member) and the Annual Multi-trip policy is 64 years of age (69 years of age for a member). The maximum age at the date of departure on a Gap Year policy is 34 years of age (39 years of age for a member).

## Definitions

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

### 'Acceptable sports and leisure activities'

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, Cruising, Cycling, Deep Sea Fishing, Dinghy Sailing, Fell Walking, Fencing, Fishing, Football, Go Karting, Golf, Grass Skiing, Gymnastics, High Diving, Hockey, Horse Riding (up to 7 days), Jet Boating, Jet Skiing, Jogging, Kayaking, Lacrosse, Netball, 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, Snorkelling, Squash, Surfing (under 14 days), Swimming (leisure), Tennis, Track Events, Trekking/Hiking (under 2000m altitude), Volley Ball, Water Polo, Water Skiing, White Water Rafting Grades 1-4, Windsurfing, Yachting (in coastal waters).

### 'Accident', 'Accidental'

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

### 'Bodily injury'

An identifiable physical injury sustained by you caused by sudden, unexpected, external and visible means.

### 'Business associate'

A person whose absence at your place of business for a period of 24 hours or more, at the same time as your absence, prevents that business continuing effectively.

### 'Children/Grandchildren'

Person(s) aged up to and including 17 years of age.

**‘Curtailed costs’**

Travel costs necessarily incurred to return you home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. The following are not included in the definition: All costs attributable to the outward and return travel tickets, whether used or unused.

**‘Excess’**

Most sections under this policy have an excess, which is the amount you must pay towards any claim. You are responsible for the excess even if the incident is not your fault. The excess is the first part of any payment of a claim.

**‘Family’**

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).

**‘Home’**

Your usual place of residence in the UK.

**‘Incidental basis’**

Minor (lesser) part of the whole trip, which has not been planned or booked before departure.

**‘Material fact’**

Any fact which is known to you, which is likely to influence us in the acceptance or assessment of this insurance.

**‘My swift space’**

Your own Swiftcover secure area of our site where you can access your insurance details.

**‘Member’**

A member is classed as an insured that has a swiftcover.com car policy at the time of purchasing this insurance.

**‘Money’**

Cheques, coins and bank and currency notes.

**‘Overall limit’**

The amount shown in the table above which depends on the level of cover (highlighted in your schedule).

**‘Pair or set’**

Two or more items of Personal Belongings which are complimentary or used or worn together (includes golf clubs).

**‘Permanent total disability’**

A disability caused by an accident which prevents you from working in any occupation whatsoever for 12 months and, at the end of those 12 months, is in our medical adviser's opinion, not going to improve.

**‘Personal belongings’**

Luggage, clothing, valuables and personal items which are owned by you which have been either taken or purchased on the trip. Valuables are excluded from cover on the Gap Year Policy.

**‘Policy’**

This policy wording for your travel insurance together with your schedule.

**‘Public transport’**

Using bus, train or coach services to join the booked holiday.

**‘Relative’**

Brother, brother-in-law, common law partner, daughter, daughter-in-law, fiancé(e), grandchild, grandparent, legal guardian, nephew, niece, parent, parent-in-law, sister, sister-in-law, son, son-in-law or spouse living in the UK.

**‘Ski equipment’**

Skis, poles, boots and bindings, snow boards or ice skates.

**‘Sole purpose’**

Major (the greater extent) and intended purpose of the trip.

**‘Terrorism’**

An act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

### **'Trip'**

From the time that you leave your home address or from the start date shown on your policy schedule, whichever is the later, to either the date that you arrive home or at the end of the period shown on your policy schedule, whichever is earlier. Each trip must begin and end in the UK and does not include one way journeys.

### **Special note**

For trips under Single Trip and Gap Year insurance

- 1 Please remember it does not matter how long you buy cover for, it ends when you return to Home in the UK or Channel Islands.
- 2 If you want to extend your insurance, please make sure that you contact Swiftcover before the period shown on your schedule ends.

### **'Schedule'**

The document showing the names and other details of all the people insured under this insurance. The schedule proves you have the cover shown in this document.

### **'UK'**

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

### **'Valuables'**

Photographic, audio, video, electronic and electrical equipment of any kind (including any portable personal computer, CD's, DVD's, computer games, video and audio tapes, IPOD, MP3 players), mobile phones and other mobile communication, telescopes and binoculars, antiques, jewellery, watches, furs, perfumes, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals.

### **'We', 'Us', 'Our'**

Swiftcover Insurance Services Ltd (Swiftcover) on behalf of AXA Insurance UK plc.

### **'Winter sports'**

Skiing, land-skiing, mono-skiing, cross-country skiing, heli-skiing, off-piste skiing (must be with a guide), snow boarding, ski boarding, snow mobile, sledging, lugging, tobogganning or ice skating.

### **'You', 'Your', 'Insured'**

All person(s) named on the schedule at the time of premium payment, being resident in the UK and registered with a Medical Practitioner in the UK. Each person is separately insured, with the exception of Children/Grandchildren unless travelling with an insured adult.

## **Multi-trip options**

This gives you cover to travel to any place within the period shown on your schedule. No single trip may last longer than 31 days. (17 days Winter sports cover is available when the Winter sports level of cover is selected and the appropriate premium is paid).

If a member's policy has been purchased (indicated on your schedule) the maximum trip duration is increased to 45 days (21 days Winter sports cover is available when the Winter sports level of cover is selected and the appropriate premium is paid).

### **Independent travel**

All insured adults of the travelling party may travel independently, away from the main Insured. If a member's policy has been purchased then independent travel is permitted for children named on the schedule.

## **Medical and other emergencies 24 hour emergency service**

The Swiftcover Assistance Team provided for you by this Insurance is operated by AXA Assistance.

In the event of any illness, injury, accident involving anyone insured under this policy where the anticipated costs are likely to exceed £300, you must notify the Swiftcover Assistance Team. They will direct you to an appropriate medical facility and may be able to guarantee costs on your behalf.

When contacting the Swiftcover Assistance Team please quote the following:

**Scheme name: Swiftcover**

**By telephone:** 00 44 (0) 871 559 1611 or 00 44 (0)1737 815 636

**or by fax:** 00 44 (0) 871 559 1612

**By email:** swiftcoverassist@axa-assistance.co.uk

**Note: You must retain receipts for medical & additional costs incurred.**

### **HOSPITAL TREATMENT ABROAD**

If you are admitted to hospital you must contact the Swiftcover Assistance Team immediately. If you do not, this could mean that we will not provide cover or we will reduce the amount we pay for medical expenses. If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses from claims services when you return to the United Kingdom or Channel Islands.

## **RETURNING EARLY TO THE UNITED KINGDOM OR CHANNEL ISLANDS**

If you have to return to the United Kingdom or Channel Islands under section 1 Medical and other expenses, or section 3 Cancelling and cutting short your trip, the Swiftcover Assistance Team must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to the United Kingdom or Channel Islands. The Swiftcover Assistance Team reserve the right to repatriate you should our medical advisors view you as being fit to travel. The Swiftcover Assistance Team may be contacted from anywhere in the world to provide assistance to you. If you experience difficulty getting through on the numbers listed above the Swiftcover Assistance Team can also be contacted

**By telephone:** 00 44 (0) 871 559 1611 or 00 44 (0)1737 815 636

Quote Reference: Swiftcover

### **Note to all insured people, treating doctors and hospitals**

This is not a private medical insurance. If you need any medical treatment, you must tell the Swiftcover Assistance Team immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow the Swiftcover Assistance and Claims Team or our representatives to see all of your medical records and information. When contacting either of the above you will need to quote your name, address, phone number and certificate number as shown on your schedule.

## **Important claims information**

### **Medical claims**

If you receive medical attention for an injury or sickness, you must get a medical certificate showing the nature of the injury or illness together with any bills which you should have paid.

### **Claims for theft, delay loss or damage to money, personal belongings, baggage and so on.**

You must tell the relevant transport company about any delay, loss or damage of personal belongings if they are being carried by any airline, or transport company. You must also get a property irregularity report. If you do not tell the airline, transport company and so on within three days of the event, we will not pay your claim. You must report immediately any loss of money or loss to Personal Belongings and so on to the police (and hotel management if this applies). You must also get an official written report. If you do not tell the police (and hotel management if this applies) within 24 hours of the event, we will not be able to pay your claim.

### **General**

You must send any claim to the Swiftcover Claims Team within 31 days of your trip ending. If you do not, we may not be able to pay your claim.

You can make a claim in a number of ways:

1. Email: [swiftcoverclaims@axa-assistance.co.uk](mailto:swiftcoverclaims@axa-assistance.co.uk)
2. Write to: Swiftcover Claims, PO Box 54098, London, SW20 8UU
3. Call: 0871 559 1610.

If you email or write to us about your claim, please provide details of your full name, full postal address, policy number and a brief outline of your claim including its value.

Swiftcover Claims Team is open every weekday. If you call, email or write, we will send you a claim form as soon as you tell us about your claim. To help us prevent false and fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information according to the rules of the Data Protection Act(s).

## **General conditions**

The following conditions apply to this insurance:

- 1 All material facts must be disclosed to us at the time of taking out this policy. Failure to do so may mean we are not liable for any claim and we regard your actions as fraudulent. If you are in any doubt as to whether a fact is "material" then for your own protection, it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract. You should keep a record (including copies of letters and emails) of all information provided to Swiftcover for the purpose of entering into this contract.
- 2 You must tell us as soon as possible about any change in risk which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a medical condition or currently being under medical investigation, change in the sporting or leisure activities you intend to participate in during your trip or any additional person(s) insured under the policy. We reserve the right to reassess your policy and premium once you have advised us of any relevant information. If you do not advise us of all the relevant information then we may quote the wrong terms, reject or reduce your claim and we regard your actions as fraudulent.
- 3 We will not pay for any loss or damage caused as a result of you not acting in a reasonable way to look after your property.

- 4 You must take all reasonable steps to recover any lost or stolen articles and you must help the authorities in their efforts to catch and prosecute any guilty people.
- 5 You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
- 6 You must keep to all the terms, conditions and endorsements of this insurance. If you do not, we may turn down your claim.
- 7 You must help us recover any cost or expenses that we have paid from anyone or from other insurers (including the Department of Social Security) by giving us all the details we need and by filling in any forms.
- 8 We may, at our own expense, take proceedings in your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount recovered shall belong to us.
- 9 You must give the Swiftcover Claims Team all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.
- 10 You must keep any articles which are damaged and send them to Swiftcover Claims Team if they ask. You must pay any costs involved in doing this.
- 11 You must agree to have a medical examination. If you die, we are entitled to have a post mortem examination. You or your legal representatives are responsible for any costs resulting from these examinations.
- 12 You must pay us back, within one month of asking, any amounts that we have paid to you which are not covered by this insurance.
- 13 We will not cover you, if at the time of loss damage or liability arising under this insurance there is any other insurance covering the same loss, damage or liability. We will only pay our share.
- 14 You must submit any claim to us within 31 days of your trip ending.
- 15 You may not transfer your interest in this insurance.
- 16 No refund of premium is allowed (other than in respect of the 14-day premium refund) once this insurance has been effected.
- 17 You must not act in a fraudulent manner, including if you or anyone acting for you:
- make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect;
  - make a statement in support of any policy or claim knowing the statement to be false in any respect;
  - made a false declaration when you incepted the policy or made any subsequent amendment to the policy or advised of a claim;
  - submit a document in support of any policy or claim knowing the document to be forged or false in any respect;
  - make a false declaration to the police regarding your insurance;
  - commit a fraud on any other policy that we insure; or
  - make a claim in respect of any loss or damage caused by your wilful act or with your collusion, then at our option we:
    - will not pay any claim that has been or will be made under the Policy;
    - will be entitled to recover from you the total amount of any claim already paid under the Policy plus any recovery costs;
    - will cancel the policy or declare it void from inception, not make any return of premium and also recover any unpaid premium;
    - will regard any other policy that we provide and with which you are connected as fraudulent;
    - will inform the police of the circumstances.
- 18 We may instruct you to return home if in our medical advisor's opinion you are safe to do so. If you refuse to be repatriated all cover under the policy will cease.

## General exclusions

We will not cover the following:

- 1 Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if:
- a. The claim relates to a medical condition or any illness related to a medical condition which you or they knew, or could have reasonably been expected to have known about before you bought this insurance;
  - b. You are travelling against medical advice;
  - c. You are travelling to receive medical advice or treatment;
  - d. You are on a hospital waiting list waiting for treatment;
  - e. You have been given a terminal diagnosis;
  - f. You travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- 2 Claims arising directly or indirectly from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, Terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section 1 – Medical and Other Expenses, Section 2 – Hospital Benefit and Section 7 – Personal Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any Trip.

- 3 Loss, injury or damage to any property, or any loss, expense or liability arising from:
  - a. ionising radiation or radioactive contamination from any nuclear fuel or waste or from the burning of nuclear fuel; or
  - b. radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts;
  - c. pollution unless the pollution is caused by a sudden, identifiable, unexpected and accidental incident which happens during the period of insurance;
  - d. civil commotion, strike, lock-out, blockades, riots of any kind, actions of any government of any country or threat of such event.
- 4 Any costs as a result of any agreement or contract unless we would have had to pay the costs anyway.
- 5 Costs that can be recovered from any other source or policy.
- 6 Loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign & Commonwealth Office have advised against travel, provided that such loss, damage, expense or indemnity is directly or indirectly related to any circumstances that are the reason for the advice.
- 7 Loss or damage due to confiscation, impounding requisition or destruction by any government, public or local authority.
- 8 Any claim if you already have a more specific insurance covering this.
- 9 Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
- 10 Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
- 11 Any claim arising from using a two-wheeled motor vehicle.
- 12 Any other loss resulting from the event you are claiming for unless we provide cover under this insurance.
- 13 Any claim arising directly or indirectly from your financial problems.
- 14 Any claims arising directly or indirectly from you participating in any hazardous activities or sport and leisure activities unless this has been accepted by Swiftcover Travel Insurance.
- 15 Any claims arising directly or indirectly from you engaging in manual work or working with animals.
- 16 Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation (This does not apply if you have purchased cover under section 14 (scheduled airline failure) of this insurance and the claim is covered).
- 17 Any claim arising or resulting from you being involved in any illegal or criminal act.
- 18 Racing of any kind (except on foot).
- 19 Winter sports (unless we provide cover as shown on your schedule).
- 20 Any claim arising from or resulting from services or inter-services championships, or heats, or officially organised practice or training for these events. Snowboard or ski-jumping, ice hockey, using skeletons or bobsleighs, canyoning, off-shore sailing, mountaineering (if this involves using ropes) or pot-holing or any equipment used for these events.
- 21 Any claim arising or resulting from (i) suicide or attempted suicide, or (ii) depression, anxiety, mental strain, depressive illness of any type, or (iii) injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
- 22 Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs, or from you contracting any sexually transmitted disease, AIDS or HIV, or failing to have appropriate vaccinations.
- 23 This exclusion applies to sections 3, 4, 5, 6, 7, 9, 10, 12, 13 and 14. We shall not be liable under this insurance for any claims in any way caused or contributed to:
  - a. The failure of
  - b. The fear of the failure of
  - c. The inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
- 24 Unless we provide cover under this insurance, any other loss, damage or additional expense following on from the event for which you are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury or illness.
- 25 Any claim caused in connection with winter sports whilst skiing or snowboarding off piste without a qualified instructor or when a piste is closed.

## Sections of insurance

### Section 1 – Medical and other expenses

If you go into hospital, you must tell the Swiftcover Assistance Team immediately (see page 5).

#### What you are covered for:

We will pay you up to the overall limit for the following expenses which are necessarily incurred within 12 months of the incident as a result of your suffering unforeseen bodily injury, illness, disease and/or compulsory quarantine.. In addition, we will return you to the UK or Channel Islands if the Swiftcover Assistance Team think this is medically necessary, and they arrange this for you.

- 1 Emergency medical, surgical and hospital treatment. (Emergency dental treatment is covered up to £400 as long as it is for the immediate relief of pain only).
- 2 Up to the Overall Limit for either the cost of returning your body or ashes to the UK or Channel Islands, or for the cost of a funeral in the country where you die if this is different from the country where you normally live.

- 3 Extra accommodation and travel expenses to allow you to return to the UK or Channel Islands if you cannot return as you originally booked provided this has been approved by us.
  - a Extra accommodation for someone to stay with you and travel home with you, if this is necessary due to medical advice and authorised by the Swiftcover Assistance Team.
  - b Or expenses for one relative or friend to travel from the UK or Channel Islands to stay with you and travel home with you, if this is necessary due to medical advice and authorised by the Swiftcover Assistance Team.
- 4 The extra cost for you to return home following the death, serious injury or serious illness of a relative or business associate.

**What you are not covered for:**

- 1 The first £100 of each claim, for each person.
- 2 Any treatment or surgery which Swiftcover Assistance Team appointed medical representative thinks is not immediately necessary and can wait until you return home.
- 3 Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.
- 4 The extra cost of single-or private-room accommodation unless it is medically necessary.
- 5 Any treatment or medication of any kind that you receive after you return to the UK or Channel Islands.
- 6 Normal pregnancy, without any accompanying bodily injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
- 7 Any claim arising for costs you incur, if you are travelling to a European country participating in a reciprocal health agreement with the UK and you do not carry a European Health Insurance Card (EHIC).
- 8 Any claim arising for costs you incur, if you are travelling to Australia or New Zealand and you do not register for treatment under the national Medicare scheme or the reciprocal health agreement applicable in those countries.
- 9 Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned to the UK or Channel Islands.
- 10 Losses if, in the event expenses are likely to exceed £300 per person, and the consent of the Swiftcover Assistance Team is not obtained before additional expenses are incurred.
- 11 Any medication or drugs you knew you would need to use or continue to use at the time of departure.
- 12 Costs or expenses to return you to the UK if you did not have a return ticket.

Please read the general conditions and exclusions.

**Section 2 – Hospital benefit**

(This applies to Premier, Annual and Gap Year cover only).

**What you are covered for:**

We will pay £15 for each complete 24-hour period, while you are in hospital abroad if you are admitted as a hospital in-patient following an illness or injury during your trip. We will pay up to the amount shown in the 'Types and Overall limits of cover' in total.

Note: The amounts we will pay under this section are meant to help you pay extra expenses such as taxi fares and phone calls.

**What you are not covered for:**

Any claim where the Swift Assistance Team were not advised of your admittance to hospital during your trip.

Please read the general conditions and exclusions.

**Section 3 – Cancelling and cutting short your trip**

(This applies to Premier, Annual and Gap Year cover only).

**What you are covered for:**

We will pay up to the overall limit shown in the 'Types and Overall limits of cover' for travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel or cut short your trip as a result of the following:

- 1 You dying, becoming ill or injured.
- 2 The death, injury or illness of a relative, close business associate, a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.
- 3 If you are called for jury service or as a witness or you are put in quarantine.
- 4 An accident to a vehicle in which you were planning to travel which happens within seven days before the date you planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).
- 5 If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay because of an emergency.
- 6 If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
- 7 If the police need you to stay after a fire, flood or burglary at your home within 48 hours before the date you planned to leave.

**What you are not covered for:**

- 1 The first £50 of each claim, for each person.
- 2 Any claim which results from depression, anxiety, mental illness, mental strain or a depressive illness of any type.

- 3 You not wanting to travel or not wanting to continue travelling.
- 4 Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
- 5 Medical complications as a result of Your pregnancy or the pregnancy of anyone who You have arranged to travel or stay with during the Trip.
- 6 Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition which you knew about or should have known about before the start of the insurance. This applies to you, a relative, close business associate or person you are travelling with and any person you were depending on for the trip.
- 7 The cost of your original return trip if this has already been paid and you need to cut short your journey.
- 8 If you have to cut short your trip and do not return to the UK or Channel Islands.
- 9 If you cut short your trip and you have less than 25% of the trip left.
- 10 If you have failed to have any recommended vaccines, inoculations or medications prior to your trip.
- 11 If you have failed to get the relevant passport or visa.
- 12 Your late arrival at the airport or port after check in or booking in time.
- 13 Your personal financial circumstances, other than you being made redundant after the issue date of the schedule.
- 14 Any claim arising directly or indirectly from the cancellation or curtailment of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
- 15 Loss of air passenger duty.
- 16 Unused timeshare property, air miles or other promotions of this nature.
- 17 Any unused portion of your original tickets where repatriation has occurred.
- 18 The money paid for this insurance.
- 19 Any claim for curtailment which has not been approved by the Swiftcover Assistance Team prior to your return to the UK or Channel Islands.

Please read the general conditions and exclusions.

#### **Section 4 – Personal belongings, baggage and money**

(This applies to Premier, Annual and Gap Year cover only).

##### **What you are covered for:**

We will pay up to the overall limit shown in the 'Types and Overall limits of cover' for the following.

##### 4.1 - Personal Belongings and baggage

###### **We will pay for the following:**

- a After taking off an amount for wear, tear and loss of value, we will pay for the loss, theft or damage to property owned by you with a limit for any one item, set or pair of £200 for Premier and Annual cover or £100 for Gap Year cover only.

*Note: We provide cover for theft or loss from unattended motor vehicles, trailers or caravans under subsection 4.1 only. We will only pay up to £100 for each person.*

- b After taking off an amount for wear, tear and loss of value, we will pay for the loss or theft to valuable items owned by you up to a limit of £400 for Premier and Annual cover only. The limit for any one item, set or pair is £200.
- c We will pay up to £100 for Premier and Annual cover only for buying essential items if your baggage is delayed or lost during an outward journey for more than 24 hours. You must get written confirmation of the length of the delay and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

##### 4.2 Personal money

(This applies to Premier and Annual cover only).

###### **We will pay for the following:**

We will pay up to £200 for the loss or theft of cash, or traveller's cheques, if you can provide us with evidence that you owned them and evidence of their value. (The most we will pay for children under 16 years of age is £100).

##### 4.3 Passport and travel documents

(This applies to Premier and Annual cover only).

###### **We will pay for the following:**

We will pay up to £300 for the cost of replacing your passport, travel tickets, Green Cards and admission tickets only.

###### **What you are not covered for:**

- 1 The first £50 of each claim for each sub-section, for each person.
- 2 Breakage of fragile articles (including china, glass, sculpture, cameras and video equipment) or sports equipment whilst in use.
- 3 Theft, loss or damage to household goods, pedal cycles, prams, buggies, wheel chairs, motor vehicles, watersports equipment, marine equipment and craft and their accessories.
- 4 Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within your baggage.
- 5 Shortages due to mistakes or neglect.
- 6 Any loss, theft or damage which you do not report to the police within 24 hours of discovering it and for which you do not get written acknowledgement.
- 7 If your belongings are delayed or held by any customs or other officials legally taking your belongings.
- 8 Cash which you do not carry on your person (unless it is held in a safety deposit box or safe).

- 9 Theft, loss or damage to valuables not carried in your hand baggage while you are travelling.
- 10 Theft or loss to valuables left unattended in a motor vehicle, trailer, tent or caravan.
- 11 Theft, loss or damage to dentures, bridgework, corneal lenses, contact lenses, spectacles, sunglasses or artificial limbs or hearing aids.
- 12 Any item, set or pair worth more than £50 which you cannot provide evidence of ownership for.
- 13 Personal Belongings or money you leave unattended in a public place.
- 14 Any loss, theft or damage to items carried on a vehicle roof rack.
- 15 Theft, loss or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
- 16 Loss or theft of personal belongings or baggage while not in your control or in the control of any person other than an airline or ferry company.
- 17 Valuables whilst they are out of your immediate control and supervision unless locked in a safe or security box.
- 18 Anything shipped as a bill of lading.
- 19 Any claim for accidental damage of valuable items.

Please read the general conditions and exclusions.

### **Section 5 – Missed departure**

(This applies to Premier, Annual and Gap Year cover only).

#### **What you are covered for:**

We will pay up to the overall limit shown in the 'Types and Overall limits of cover' for the reasonable extra costs of travel and accommodation you need if you cannot reach the original departure point of your booked journey on the outward or return journey because public transport services fail or the vehicle in which you are travelling is directly involved in an accident or breaks down.

#### **It is a condition of the cover provided under this section that:**

- 1 You must allow enough time to arrive at your departure point at or before the recommended time.
- 2 You must get confirmation of the reason for the delay and how long it lasts from the appropriate authority.
- 3 If your claim relates to a vehicle breaking down, you must give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised recovery or break down organisation.

#### **What you are not covered for:**

- 1 The first £50 of each claim, for each person.
- 2 Any upgrade in accommodation.
- 3 Any claim arising as a result of you not having reasonable steps to complete the journey to the departure point on time.
- 4 Any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before you started your journey to the departure point.
- 5 Any claim in respect of mechanical breakdown or failure if your private motor vehicle has not been properly serviced and maintained.
- 6 Any repair costs to your private motor vehicle.
- 7 Any claims for vehicle breakdown or failure, which, are not substantiated by an original report from a rescue service or garage.

Please read the general conditions and exclusions.

### **Section 6 – Abandoning your holiday and travel delay**

#### **What you are covered for:**

We will pay up to the overall limit shown in the 'Types and Overall limits of cover' if the start of your pre-booked outward or return international journeys by aircraft, sea vessel or cross-channel train are delayed, due to circumstances outside your control. You must be delayed by at least 24 hours on each occasion.

#### **Travel delay**

(This applies to Premier and Annual cover only).

We will pay £50 for the first twenty four hour period and £25 for each subsequent twenty four hour period of delay, as long as you eventually go on the trip. We will pay up to the overall limit shown in the 'Types and Overall limits of cover'.

*This cover only applies if the airline or carrier does not provide compensation in line with EU rules.*

#### **Abandonment**

(This applies to Premier and Annual cover only).

If it is necessary for you to have to cancel your outward trip as a result of a delay lasting more than 24 hours, we will pay an amount equal to the cost of your trip up to £3,000 less any amounts that you can recover.

#### **It is a condition of the cover provided under this section that:**

- 1 You must have checked in for your trip at or before the recommended time.
- 2 You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

**What you are not covered for:**

- 1 Any claim that results from strikes or industrial action which were public knowledge before the start of your trip.
- 2 The first £50 of each and every claim for abandonment.
- 3 Compensation for one trip for both the Travel Delay and Abandonment elements of this section.
- 4 Any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.

Please read the general conditions and exclusions.

**Section 7 – Personal accident****What you are covered for:**

We will pay you or your estate a lump sum, as shown in the 'Types and Overall limits of cover', if you suffer bodily injury as a result of an accident during your trip which causes:

- 1 Your death. If you die, we will pay £5,000 for Economy and Gap Year and £10,000 for Premier and Annual (£1,000 for children aged under 16 years).
- 2 Permanent loss of one or more limbs by physical separation at or above the wrist or ankle, we will pay £5,000 for Economy and Gap Year and £30,000 for Premier and Annual.
- 3 Permanent loss of all of sight in one or both eyes, we will pay £5,000 for Economy and Gap Year and £30,000 for Premier and Annual.
- 4 Permanent total disability, we will pay £5,000 for Economy and Gap Year and £30,000 for Premier and Annual. If you die, we will pay up to £10,000 for Premier and Annual and £5,000 for Economy and Gap Year (£1,000 for children aged under 16 years).

**What you are not covered for:**

We will not pay for the following in addition to the General Exclusions in connection with claims made under Section 7:

- 1 Any benefit where your death, injury or loss does not occur within 180 days of the Accident.
- 2 Any benefit if you cannot prove to us that the permanent total disablement has continued for 12 months from the date of the injury and in all probability will continue for the remainder of your life.
- 3 More than one lump sum under this section.
- 4 Any claim for Permanent Total Disability where you are over 49 years of age.

Please read the general conditions and exclusions.

**Section 8 – Personal liability****What you are covered for:**

We will pay for your legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in the 'Types and Overall limits of cover' for any event which relates to an incident caused by you during the trip, which results in:

- 1 Injury, illness or disease to another person damaging or losing somebody else's property.
- 2 Loss or damage to property that does not belong to you or any member of your family or travelling party and is not in your or a member of your family's or travelling party's custody or control.

**It is a condition of the cover provided under this section that:**

- 1 You must give the Swiftcover Legal Claims Team notice of any cause for a legal claim against you as soon as you know about it and send them any other documents relating to any claim.
- 2 You must help the Swiftcover Legal Claims Team and give them all of the information they need to allow them to take action on your behalf. You must not negotiate, pay, settle, admit or deny any claim unless you get Swiftcover Legal Claims Team's written permission.

**What you are not covered for:**

- 1 The first £250 of each claim, for each person.
- 2 Any liability arising from an injury or loss or damage to property:
  - a Owned by you, a member of your family or household or person you employ or a member of your travelling party.
  - b In the care, custody or control of you or of your family or household or a person you employ or a member of your travelling party.
- 3 Any liability, injury, loss or damage:
  - a To your employees or members of your family or household or a person you employ.
  - b Arising out of or in connection with your trade, profession or business.
  - c Arising out of a contract you have entered into.
  - d Arising out of you owning, possessing, using or living on any land or in buildings (other than temporary holiday accommodation).
  - e Arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicle including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form or motorised leisure equipment.
  - f Arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
  - g Arising out of any criminal, malicious or deliberate acts.

- h Arising directly or indirectly from or due to any animals belonging to you or in your care, custody or control.

Please read the general conditions and exclusions.

### **Section 9 – Legal expenses**

(This applies to Premier, Annual and Gap Year cover only).

#### **What you are covered for:**

We will pay up to £25,000 (£10,000 for Gap Year policies) for legal costs to pursue a civil action for compensation against someone else who causes You Bodily injury, illness or death.

Where there are two or more Insureds insured by this policy, then the maximum amount We will pay for all such claims shall not exceed £50,000 (£20,000 for Gap Year policies).

#### **Special conditions relating to claims**

1. We shall have complete control over the legal case through agents We nominate, by appointing agents of Our choice on Your behalf with the expertise to pursue Your claim.
2. You must follow Our agent's advice and provide any information and assistance required within a reasonable timescale.
3. You must advise Us of any offers of settlement made by the negligent third party and You must not accept any such offer without Our permission.
4. We will decide the point at which Your legal case cannot usefully be pursued further. After that no further claims can be made against us.
5. We may include a claim for Our legal costs and other related expenses.
6. We may, at Our own expense, take proceedings in Your name to recover compensation from any third party for any indemnity paid under this policy. You must give Us any assistance We require from You and any amount recovered shall belong to Us.

#### **What you are not covered for:**

1. Any claim where in Our opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, Us, AXA Assistance or their agents, someone You were travelling with, a person related to You, or another Insured person.
3. Legal costs and expenses incurred prior to our written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in Our opinion the estimated amount of compensation payment is less than £1,000 for each Insured person.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any Appeal.
11. Claims by You other than in Your private capacity.
12. Anything mentioned in the General exclusions applicable to all sections of the policy.

#### **Claims evidence**

We will require the following evidence where relevant:

- Relevant documentation and evidence to support Your claim, including photographic evidence.
- Any other relevant information that We may ask You for.

### **Section 10 – Cattery and kennel fees**

(This applies to Premier and Annual cover only).

#### **What you are covered for:**

We will pay £10 for each full 24-hour period of delay for extra kennel or cattery fees if the start of your original pre-booked return journey by aircraft, sea vessel or cross-channel train is delayed because of circumstances outside your control. You must be delayed by at least 24 hours and we will pay up to the amount shown in the 'Types and Overall limits of cover'.

#### **It is a condition of the cover provided under this section that:**

- 1 You must have checked in for your trip at or before the recommended time.
- 2 You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.
- 3 Any amount we pay under this section only applies to domestic cats or dogs that you own.
- 4 You must get a written statement from the appropriate kennel or cattery confirming any extra charges that you have to pay.

#### **What you are not covered for:**

- 1 Any claim that results from a strike or industrial action which you knew about before the start of your trip.

- 2 Any kennel or cattery fees you pay outside the UK or Channel Islands or as a result of quarantine regulations.
- 3 Any claim if your cat or dog was not in a cattery or kennel for the duration of your trip.

Please read the general conditions and exclusions.

#### **Section 11 – Piste closure**

(This applies to Premier and Annual cover when the Winter sports premium has been paid).

##### **What you are covered for:**

(This only applies for the period 15 December to 15 April).

We will pay up to the overall limit shown in the 'Types and Overall limits of cover' if, as a result of not enough snow in your pre-booked holiday resort, all lift systems are closed for more than 24 hours. We will pay for:

- 1 The cost of transport to the nearest resort up to £20 for each full 24-hour period.
- 2 Up to £20 for each full 24-hour period if you are unable to ski and there is no other ski resort available.

##### **It is a condition of the cover provided under this section that:**

- 1 You get a written statement from the management of the resort confirming the reason for the closure and how long it lasted.
- 2 The pre-booked holiday resort where you are staying is at least 1000 metres above sea level.
- 3 If you buy this insurance within 90 days of the date you plan to leave and you know of any reason that could cause you to claim under this section, we will not provide cover for you.

Please read the general conditions and exclusions.

#### **Section 12 – Avalanche cover**

(This applies to Premier and Annual cover when the Winter sports premium has been paid).

##### **What you are covered for:**

We will pay up to overall limit shown in the 'Types and Overall limits of cover' for reasonable extra travel and accommodation expenses that you need to pay if your pre-booked outward or return journey is delayed for more than 24 hours from your scheduled arrival time because of an avalanche.

##### **It is a condition of the cover provided under this section that:**

- 1 You get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

##### **What you are not covered for:**

- 1 The first £50 of each claim, for each person.
- 2 The costs incurred if you decide to move if it was considered safe to remain in your pre-booked resort.

Please read the general conditions and exclusions.

#### **Section 13 – Ski hire**

(This applies to Premier and Annual cover when the Winter sports premium has been paid).

##### **What you are covered for:**

We will pay £15 for each full 24-hour period for the costs of hiring other ski equipment. We will pay up to the overall limit shown in the 'Types and Overall limits of cover' if:

- 1 The skis that you own are lost or delayed during your trip for over 24 hours.
- 2 The skis that you own are lost during the course of your trip.

##### **It is a condition of the cover provided under this section that:**

- 1 We take any payment made under this section from any claim under sub-section 4 (Personal Belongings and baggage) of this insurance.

##### **What you are not covered for:**

- 1 Any theft or loss which you do not report to the police within 24 hours of discovering it and obtain a written acknowledgement.
- 2 Any theft, delay or loss of personal belongings or baggage while it is transported unless you report this, at the time, to the carrier and get a property irregularity report.
- 3 Any loss, seizure or confiscation by an authority.
- 4 Any claim arising from your ski equipment being left unattended in a public place, in the custody of someone who does not have official responsibility or in an unattended motor vehicle.

Please read the general conditions and exclusions.

#### **Section 14 – Scheduled airline failure**

(This only applies if you have paid the extra premium and your schedule shows that we provide this cover).

##### **What you are covered for:**

We will pay up to £3,000 in the event of financial failure of an airline for the following.

- 1 Before your trip, we will pay for:
  - a Any expenses that you have paid or agreed to pay under a contract that are not part of a package holiday and you cannot recover from any other source.

- 2 At the start of your trip, we will pay for:
  - a The costs of replacing your flight arrangements to a similar standard so that you are able to continue your trip.
  - b The cost of a return flight to the UK or Channel Islands to a similar standard if you need to cut short your trip.

Special exclusions which apply to section 14

#### **What you are not covered for:**

- 1 Any flight that is not booked in the UK or Channel Islands.
- 2 Any flight that is not booked through a travel company who provides a bond for you in the event of the travel company's financial failure, or direct with a scheduled airline.
- 3 The financial failure of:
  - a Any scheduled airline that was in Chapter 11 (US Code, Title 11 - Bankruptcy) at the time you bought this insurance.
  - b Any scheduled airline that holds another bond or insurance (even if that a bond or insurance is not enough to pay the claim in full).
  - c Any travel agent, tour operator, booking agent or flight consolidator arranging Your booking.
- 4 Any claim if you knew at the time you bought this insurance about any reason that could cause a claim under this section.

Please read the general conditions and exclusions.

#### **Declaration to us**

To be entitled to cover under this insurance you must have:

- 1 Paid the appropriate premium.
- 2 Read this insurance and enclosed schedule and signed below to accept the terms of cover as far as you know there are no reasons which may lead to a claim under this insurance and you are aware that we will not cover any claim arising from or resulting from, a trip that you take or, any person who you travel depends on, if:
  - a The claim relates to a medical condition or any illness related to a medical condition which you or they knew about before you bought the insurance.
  - b You are travelling against medical advice.
  - c You are travelling to receive medical advice or treatment.
  - d You are on a hospital waiting list for treatment.
  - e You have been given a terminal diagnosis.
  - f You travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

Swiftcover.com insurance is arranged by Swiftcover Insurance Services Ltd (Swiftcover) on behalf of:  
AXA Insurance UK plc. Registered Office: 5 Old Broad Street, London EC2N 1AD, Registered in England No. 78950.

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.

#### **Compensation scheme**

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS.

#### **Complaints Procedure**

##### **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** and state your complaint.

B:, You need to email **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.

### **Fraud prevention and detection**

To keep our premiums low we participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime we may at any time:

- Share information about you with other organisations and public bodies including the police;
- Share information about you within the AXA Group and with other insurers;
- Pass your details to recognised centralised insurance industry applications and claims checking systems where your details may be checked and updated;
- Check your details with fraud prevention agencies and databases. If you give us false or inaccurate information and we suspect fraud, we may record this with fraud prevention agencies and cancel your policy;
- Search records held by fraud prevention and credit agencies to:
- Help make decisions about credit services for you and members of your household;
- Help make decisions on insurance policies and claims for you and members of your household;
- Trace debtors, recover debt, prevent fraud and to manage your insurance policies;
- Check your identity to prevent money laundering;
- Undertake credit searches and additional fraud searches.

### **Information on products and services**

If you have given us permission, we and other companies may use your details to send you information about other products and services that may interest you or to carry out research.

### **Statement of demands and needs**

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to ensure that their travel insurance requirements are covered.

**Premium refund**

We hope you are happy with the cover this policy provides. However, if after reading this policy wording, this insurance does not meet your requirements, please return it within 14 days of issue and we will refund your premium (subject to a £5 administration fee) provided no claims have been made on the policy during that time and you have not travelled. Thereafter you may cancel the policy at any time, however no refund of premium is payable. Please advise us in writing of your desire to do so.

**Data Protection Act 1998**

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

**Automatic renewal of annual policies**

We will contact you next year with your renewal information. If we don't hear from you before your renewal date, we will automatically renew your policy using the payment details you have already provided (unless you have paid by Switch or Maestro), ensuring you remain covered. Of course, you will have the option not to renew, should you wish. If you do not wish to renew your policy, you should let us know via [My Swift Space](#) before your renewal date.

**Contact us**

If you have any doubts about the cover we provide or you would like more information, please visit [swiftcover.com](http://swiftcover.com) and click on Any Questions. You can also contact us by email or phone (please see page 2).