



Free Spirit

Key Information you the Customer need to be aware of

keyfacts®

This is a policy summary only.

Full terms and conditions can be found in the policy wording, which you should also read carefully.

1. Who provides your insurance cover?

For sections 1 and 3 to 13 - AXA Insurance UK plc. Registered Office: 5 Old Broad Street, London EC2N 1AD, Registered in England No. 78950.

For section 2 only - International Passenger Protection Limited. Registered Office: IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. Registered in England 2498563. Cover is underwritten by a consortium of Association of British Insurers member Companies & Lloyds Syndicates.

This insurance is arranged by P J Hayman & Company Limited.

2. What does my travel insurance cover me for?

This policy is designed to offer protection for your travel arrangements as described in the 'Significant Features and Benefits' table below.

Significant Features and Benefits

The following is only a summary of the main cover limits per insured person. You should read the policy for the full terms and conditions. Please refer to your policy schedule for your chosen cover levels.

Section	Cover	Limit - up to (per person)	Policy Excess (per person)
1.	Cancellation or curtailment charges	£1,000*	£75
2.	Financial failure cover	£2,500	Nil
3.	Emergency medical and other expenses - Emergency dental treatment limit - Funeral expenses abroad	£5,000,000 £200 £3,500	£75
4.	Hospital benefit	£1,000 (£25 each 24 hours)	Nil
5.	Personal accident 1. Death 2. Loss of limb(s) sight 3. Permanent total disablement	£20,000 aged 16 to 69 years £5,000 aged 70 years & over £3,500 aged 15 years & under £20,000 aged up to 69 years £5,000 aged 70 years & over £20,000 aged up to 69 years Nil aged 70 years & over	Nil
6.	Baggage & passport - Single article, pair or set limit - Overall limit for Valuables Baggage delay (over 12 hours) Loss of passport Loss or damage to medical aids Loss or damage to prescribed medications	£2,000 £300 £500 £150 £200 £2,000 £500	£50 Nil Nil £50 £20
7.	Personal money and documents - Cash limit	£1,000 £250	£50
8.	Personal liability	£2,000,000	Nil £100 (damage to Trip Accommodation)
9.	Delayed departure or Trip cancellation (after 12 hours delay)	£120 (£30 each 12 hours) £1,000*	Nil £50
10.	Missed departure / missed connection	£1,000	Nil
11.	Travel risks Hijack/Kidnap Mugging Catastrophe	£2,500 (£100 per day) £250 £750	Nil
12.	Legal expenses	£25,000 (£50,000 policy maximum)	Nil
Winter sports extension - only available on payment of the appropriate additional premium			
13.	Winter sports Ski equipment (own) - Single article, pair or set limit - Ski equipment (hired) limit Delayed ski equipment Ski pack (loss of) Piste closure Avalanche / weather delay	£500 £300 £150 £200 £300 £300 (£30 per day) £200	£50 Nil Nil Nil Nil

*Cancellation top-up cover is available up to an additional **£4,000** per person (maximum cover in total per policy **£10,000**).

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3. Important conditions relating to your health

It is a condition of the policy that unless you have been given our agreement you will not be covered under section 1 - Cancellation or curtailment charges, section 3 - Emergency medical and other expenses, section 4 - Hospital benefit and section 5 - Personal accident for any claims arising directly or indirectly from any existing medical condition you have:

- a) at the time of taking out or renewing this policy and in the case of Annual Multi-trip, at the time of booking each trip if:
 - i) you have an existing medical condition unless you have consulted us by telephoning our Medical Screening Service on **0845 230 5000** or by using the self assessment system on the website **www.free-spirit.com** and we have agreed to provide cover;
 - ii) you have received a terminal prognosis unless declared to our Medical Screening Service and accepted by us;
 - iii) you have any medical condition for which you are on a waiting list for or have knowledge of the need for surgery, in-patient treatment, investigation at a hospital, clinic or nursing home or been referred to, or in the care of, a specialist consultant unless declared to our Medical Screening Service and accepted by us;
 - iv) you have any medical condition you are aware of but for which you have not had a diagnosis;
 - v) you are aware of any circumstances that could reasonably be expected to give rise to a claim on this policy;
- b) at any time:
 - i) any medical condition you have which a medical practitioner has advised you not to travel (or would have done so had you sought his/her advice) but despite this you still travel;
 - ii) any surgery, treatment or investigations for which you intend to travel outside your home area to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures);
 - iii) any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner;
 - iv) you travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

If there is a change in health of anyone insured under this policy after you have purchased or at the time of renewing this insurance or booked a trip but before you travel or book a further trip, you must contact the medical prescreening line on 0845 230 5000 as soon as possible. We will tell you if the change in your health will affect your insurance and if cover can continue for further trips you wish to book. If you are not sure whether something is relevant you must tell us anyway.

You should also refer to the 'Definition of Words' (see Existing Medical Condition, Medical Condition and Medical Practitioner) and the 'General Exclusions' sections of the policy wording.

4. What else do I need to know about my travel insurance policy?

See below for some of the exclusions and limitations which apply to the policy. You should read the policy for the full terms and conditions.

General Exclusions and Limitations

- Claims under most sections of the policy will be subject to an excess. Where there is an excess, you will be responsible for paying the first part of the claim.
- War risks, civil commotion, terrorism (except under section 3 - Emergency medical and other expenses and section 4 - Hospital benefit and section 5 - Personal accident), sonic bangs and radioactive contamination.
- Participation in any activity not shown in the list of Acceptable Activities (see the definition of Acceptable Activities in the 'Definition of Words' section of the policy wording).
- Suicide, self injury, solvent abuse and the use of drugs.
- You drinking too much alcohol resulting in a claim or climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel to.

Significant or Unusual Exclusions and Limitations

Please refer to 'What you are not covered for' under each section of the policy wording for full details.

Section 1 - Cancellation or curtailment charges

- Cancellation charges in excess of those shown in the booking conditions of the travel or accommodation provider or surcharges levied increasing basic brochure prices.
- Circumstances that could reasonably have been anticipated at the time the trip was booked or when you purchased this insurance.

Section 3 - Emergency medical and other expenses

- Inpatient treatment which has not been notified to and agreed as soon as possible by us or our emergency assistance provider.
- Outpatient treatment and additional related expenses over **£300** unless they have been agreed as soon as possible by us or our emergency assistance provider.
- Any expenses incurred after the date on which we exercise our rights under this section to move you from one hospital to another and/or arrange for your repatriation but you decide not to be moved or repatriated.
- Any expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

Section 6 - Baggage 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, safety deposit box or left in your locked accommodation.
- Baggage or medical aids contained in a unattended motor vehicle between 9pm and 9am, or between 9am 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, satellite navigation equipment, winter sports equipment and other items are excluded - please refer to your policy wording for the full list.

Section 7 - Personal money and documents

- Personal money and travel documents left unattended at any time unless in a hotel safe, safety deposit box or left in your locked accommodation.
- Loss or theft of travellers cheques if you have not complied with the issuers conditions or where the issuer provides a replacement service.

Section 9 - Delayed departure and Section 10 - Missed departure/missed connection

- Strike or industrial action existing or publicly declared by the date this insurance was purchased or the date your trip was booked.

Section 13 - Winter sports (optional cover on payment of an additional premium)

- Anything mentioned in 'What you are not covered for' under section 3 - Emergency medical and other expenses and section 6 - Baggage and passport.

5. What is the duration of the contract?

For Single Trip policies, this will be from the date you arrange cover until your return to your home area but not in any case exceeding the period shown on the policy schedule.

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

6. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel and each time you make arrangements to travel in the case of an Annual Multi-trip policy you must tell us about any change in your circumstances which may affect your cover. It is a condition of the policy that you tell us about any changes in medical conditions, so that we can tell you if the change in health will affect your insurance and if cover can continue for further trips you may wish to book in the case of Annual Multi-trip policies.

7. What cancellation rights do you have?

Please read the policy carefully. If the insurance does not meet your requirements please return it within 14 days of the date of issue but before departure date, to:

P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

Provided you have not travelled and no claim has been made your premium will be refunded in full. Thereafter you may cancel the policy at anytime, however no refund of premium is payable.

8. How do I make a claim?

- If you are abroad and need medical assistance, please contact our 24-hour medical emergency service on : **+44 (0) 845 260 1549**.
- For all other claims, please call : **0845 260 1528** and ask for a claim form.

9. What to do if you have a complaint?**Step One – initiating your complaint:**

If you have a complaint regarding this policy, please write to:

The Customer Services Manager, P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX.

If this does not resolve your problem please contact :

Step Two – contacting AXA Head Office (for sections 1 and 3 to 13):

Head of Customer Care, AXA Insurance, 7th Floor, Civic Drive, Ipswich IP1 2AN.

Tel: **01473 205 926**, Fax: 01473 205 101, Email: customer-care@axa-insurance.co.uk

Step Two – contacting International Passenger Protection Limited (for section 2 only):

The Managing Director, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.

Step Three – beyond your insurer:

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (Ombudsman). The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

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

Telephone: **0845 080 1800**, or fax: 020 7964 1001.

Referral to the FOS will not affect your right to take legal action against us.

10. Are the insurers covered by the Financial Services Compensation Scheme (FSCS)?

In the event that the insurers are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **020 7892 7300**, or by visiting their website at www.fscs.org.uk.