

**Company:** AXA Insurance UK plc

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312. Registered address 5 Old Broad Street, London, EC2N 1AD, England.

Product: DOA Sunworld Premier Annual Multi Trip

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents and policy.

What is this type of Insurance?

Travel Insurance will provide protection against losses typically suffered whilst on a trip.

A single trip travel insurance policy will provide cover for one trip.

**What is insured?**

- ✓ **Who is covered**
You and/or any named person.
- ✓ **Cancelling or cutting short a trip**
We will pay up to the amount shown on your certificate for your unused and irrecoverable costs if you have to cancel or cut short your trip as a result of one of a number of covered scenarios.
- ✓ **Medical emergency and other expenses**
Should you become unwell whilst on your trip we will pay for your hospital, ambulance, emergency dental and medical repatriation costs up to £10,000,000 per person (limited to £300 per person for emergency dental costs).
- ✓ **Baggage**
We will cover you if your personal belongings are lost or stolen up to the amount shown on your certificate. The following limits also apply
 - Up to £300 for any one article
 - Up to £250 for the total for all valuables.
- ✓ **Personal money**
We will cover you if your personal money is lost, damaged or stolen. The following limits apply:
 - Up to £250 for cash
 - Up to £250 for all other personal moneyWe will also pay up to £250 per person for additional accommodation and transport costs if you need to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Missed departure**
We will pay up to £800 per person for additional transport costs if you miss your public transport from or to the UK as a result of one of a number of covered scenarios.

**What is not insured?**

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities unless you have declared it to us and we have agreed to cover it.
- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.
- ✗ You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgement resulting in a claim.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Any loss or additional expense which relates to anybody not insured on this policy.
- ✗ The cost of Air Passenger Duty whether irrecoverable or not.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ There is no cover for delayed departure.

**Are there any restrictions on cover?**

- ! You will need to pay an amount of each claim, known as the excess; this is stated on your insurance certificate. If more than one insured person on this policy is claiming, a limit of 2 excesses will apply.
- ! You cannot claim more than the sum insured shown in your Policy Schedule and/or Policy Document.
- ! Children are only covered when travelling with the policyholder or a responsible adult.
- ! This cover is only available to UK residents who are registered with a GP in the UK.
- ! You can only purchase this insurance before you travel.



Where am I covered?

This product provides cover to travel anywhere in the world providing:

- ✓ You have declared all the countries you intend to visit; and
- ✓ You are not travelling against the advice of the Foreign and Commonwealth Office or other regulatory body.



What are my obligations?

- When you purchase this insurance, you must tell us about the pre-existing medical conditions of anyone to be insured on the policy.
- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss.



When and how do I pay?

You pay your premium as a one-off payment when you purchase this insurance.



When does the cover start and end?

Cover in case you need to cancel your trip starts from the day you selected your cover to start. The remaining cover starts when you start your trip and ends when you return to your home.



How do I cancel the contract?

You can cancel this policy at any time by contacting your broker that sold you your policy

A full refund of premium will be made if:

- You contact your broker within 14 days of receiving your Policy Documents; and
- You have not made, and do not intend to make, a claim; and
- No incident has occurred which may mean you need to make a claim; and
- You have not travelled.

Otherwise no refund of premium will be made.