

Insurer: AXA Insurance UK Plc

Period of Insurances Bound: Single Trip – Up to a maximum of 365 days (31 days if aged 66-74)
Annual Multi Trip – Unlimited number of trips during a 12 month period with maximum individual trip durations of 31 or 45 days.
Backpacker – 365 days
Further restrictions apply according to the age of the insured person

Maximum Advance Period for inception dates: 90 days for annual multi trip

Cancellation Period: 90 days at anniversary

Territorial Limits: Worldwide travel

Risks Located in: United Kingdom

Maximum Limits of Liability: As per the specific policy wording and schedule of cover and excesses.

Claims: The choice, appointment and terms of the agreement with partners who will be responsible for the Claims, Assistance and Medical Pre-Screening services in connection with this facility, are at the sole discretion of the Insurer.

Claims Management : AXA Assistance

24 Hour Medical Assistance : AXA Assistance

Medical Pre-screening : Bishops court Affinity Services

Bordereau & Accounts: Monthly bordereau of all risks bound for premium to be submitted to the Insurer within 15 days of the end of each bordereau period, unless agreed otherwise in writing.

Taxes: Insurance Premium Tax, currently 17.5%, is payable to the Insurer.

Commission: These rates exclude commission

Schedule of Cover and Premiums

Single Trip and Annual Cover

Description		Standard Cover		Gold Cover	
Section		Limit	Excess per Insured	Limit	Excess per Insured
A	Cancellation or Curtailment	Up to £1,500	£75 (£25 Loss of deposit) (£100 - 66 yrs & over)	Up to £3,000	£40 (£15 Loss of deposit) (£75 - 66 yrs & over)
B	Emergency Medical and Other Expenses	Up to £2,000,000	£40 (£100 - 66 yrs & over)	Up to £7,500,000	£40 (£75 - 66 yrs & over)
C	Hospital Benefit	£15 per 24 hours up to £150	Nil	£25 per 24 hours up to £250	Nil
D	Personal Accident Permanent Total Disablement Loss of Limb Loss of Sight Death (over 18, under 66 years) Death (under age 18) All benefits (66 years and over)	£5,000 £5,000 £5,000 £5,000 £3,000 £3,000	Nil	£25,000 £25,000 £25,000 £10,000 £3,000 £3,000	Nil
E	Baggage and Passport Single Item Limit Valuables Limit in Total Passport Limit Delayed Baggage	Up to £1,000 £200 £200 £200 £50 per 24 hours up to £250	£75 Nil Nil	Up to £2,000 £250 £250 £150 £75 per 24 hours up to £300	£40 Nil Nil
F	Personal Money and documents Cash Limit Cash (under 18 years) Documents Limit	Up to £500 £200 £100 £200	£75	Up to £750 £300 £100 £250	£40
G	Personal Liability	Up to £1,000,000	£300	Up to £2,000,000	£300
H	Delayed Departure	£15 per 12 hours up to £250	Nil	£25 per 12 hours up to £250	Nil
I	Holiday Abandonment	Up to £1,500	£75	Up to £3,000	£40

J	Missed Departure	Up to £750	£75	Up to £1,000	£40
K	Catastrophe	Up to £500	£75	Up to £1,000	£40
L	Hijack	£75 per 24 hours up to £750	Nil	£75 per 24 hours up to £750	Nil
M	Overseas Legal Expenses and Assistance	Up to £10,000	£300	Up to £25,000	£300
Winter sports cover subject to additional premium or AMT Option					
N	Ski Equipment Owned Hired Single Item Limit	£500 £350 £200	£75	£750 £400 £250	£40
O	Ski Hire	£30 per 24 hours up to £300	Nil	£50 per 24 hours up to £500	Nil
P	Ski Pack	£30 per 24 hours up to £300	Nil	£50 per 24 hours up to £500	Nil
Q	Piste Closure	£30 per 24 hours up to £300	Nil	£50 per 24 hours up to £500	Nil
R	Avalanche Closure	Up to £300	£75	Up to £500	£40
Option Packs subject to additional premium					
S	Wedding Photographs/Video Limit	Up to £1,000 £300	Nil	Up to £2,000 £400	Nil
T	Golf Equipment Single Item Limit Golf Hire Green Fees	Up to £1,000 £200 £30 per 24 hours up to £300 £50 per 24 hours up to £400	Nil	Up to £2,000 £250 £50 per 24 hours up to £400 £75 per 24 hours up to £500	Nil
U	Business Equipment Single Item Limit	Up to £1,000 £350	Nil	Up to £2,000 £500	Nil

BACKPACKER COVER

Description		Backpacker Cover	
	Section	Limit	Excess per Insured
A	Cancellation or Curtailment	Up to £1,500	£75 (£25 Loss of deposit)
B	Emergency Medical and Other Expenses	Up to £2,000,000	£75
C	Hospital Benefit	£10 per 24 hours up to £200	Nil
D	Personal Accident Permanent Total Disablement Loss of Limb Loss of Sight Death	£10,000 £10,000 £10,000 £5,000	Nil
E	Baggage and Passport Single Item Limit Valuables Limit in Total Passport Limit Delayed Baggage	Up to £1,000 £150 £150 £150 £50 per 12 hours up to £250	£75 Nil Nil
F	Personal Money and documents Cash Limit Cash (under 18 years) Documents Limit	Up to £400 £300 £100 £150	£75
G	Personal Liability	Up to £2,000,000	£300
H	Delayed Departure	£20 per 12 hours up to £200	Nil
I	Holiday Abandonment	Up to £1,500	£75
J	Missed Departure	Up to £500	£75
K	Catastrophe	Up to £500	£75
L	Hijack	£100 per 24 hours up to £1000	Nil
M	Overseas Legal Expenses and Assistance	Up to £10,000	£300
Winter sports cover subject to additional Premium			
N	Ski Equipment Owned Hired Single Item Limit	£500 £350 £200	£75
O	Ski Hire	£30 per 24 hours up to £300	Nil
P	Ski Pack	£30 per 24 hours up to £300	Nil
Q	Piste Closure	£30 per 24 hours up to £300	Nil
R	Avalanche Closure	Up to £300	£75

Single Trip Net Premium Rating Tables

Period	Area 1	Area 2	Area 3	Area 4	Area 5
3 days	£3.56	£4.54	£14.19	£14.92	£15.97
6 days	£4.97	£5.62	£15.62	£16.31	£17.74
10 days	£6.39	£7.03	£15.62	£16.31	£18.74
17 days	£7.45	£8.02	£19.16	£19.81	£20.78
24 days	£8.34	£9.16	£19.87	£20.55	£21.75
31 days	£9.22	£10.31	£20.59	£21.28	£22.71
Each additional week	£2.85	£4.18	£4.97	£4.97	£5.68
Golf	£4.54	£4.54	£4.54	£4.54	£4.54
Business	£4.26	£4.26	£4.26	£4.26	£4.26
Wedding	£4.26	£4.26	£4.26	£4.26	£4.26

Gold Cover Net Premiums

Period	Area 1	Area 2	Area 3	Area 4	Area 5
3 days	£3.90	£4.99	£15.62	£16.39	£17.57
6 days	£5.47	£6.17	£17.17	£17.96	£19.54
10 days	£7.03	£7.74	£17.17	£17.96	£20.55
17 days	£8.20	£8.83	£21.04	£21.79	£22.87
24 days	£9.17	£10.07	£21.85	£22.60	£23.93
31 days	£10.14	£11.32	£22.63	£23.41	£24.98
Each additional week	£3.13	£4.61	£5.47	£5.47	£8.34
Excess Waiver	£3.71	£3.71	£4.46	£4.46	£4.46
Golf	£4.98	£4.98	£4.98	£4.98	£4.98
Business	£4.69	£4.69	£4.69	£4.69	£4.69
Wedding	£4.69	£4.69	£4.69	£4.69	£4.69

SINGLE TRIP RATING NOTES

Insured's aged 66 to 74 years at DOB	200% adult premium (maximum duration of 31 days)
Insured's aged 75 and over at DOB	No cover
Infants under 2 at date of issue	Free of charge when travelling with an insured adult
Infants under 18 at DOB	50% adult premium when travelling with an insured adult. 100% adult premium when not travelling with an insured adult.
Family Premium	250% adult premium
Family Definition	2 adults plus any number of their dependent children under 18 years at DOB.
Couple Premium	180% adult premium
Couple Definition	2 married, common law or co-habiting adults
Maximum trip duration	365 days
Territorial Limits	Area 1 United Kingdom, Channel Islands, Isle of Man & Republic of Ireland Area 2 Europe West of Urals plus all countries with a Mediterranean coastline excl. Libya, Lebanon and Israel Area 3 Australia and New Zealand Area 4 Worldwide excl. USA and Canada Area 5 Worldwide incl. USA and Canada
Allowable Stopovers	Up to 20% of trip duration in area of higher risk
Winter sports	200% premium
Cooling Off	14 days
Baggage Section Deletion	10% discount

Backpacker Premium Rating Tables

Period	Area 2	Area 3	Area 4	Area 5
31 days	£9.10	£14.06	£14.87	£18.56
60 days	£14.79	£20.05	£21.59	£30.10
90 days	£21.52	£24.61	£30.25	£38.23
120 days	£26.38	£33.69	£38.96	£47.10
150 days	£35.85	£39.68	£47.68	£57.38
180 days	£43.38	£45.68	£56.40	£66.92
270 days	£55.93	£63.78	£71.57	£81.25
365 days	£68.14	£75.07	£82.48	£95.55
Option Packs				
Winter sports	£28.37	£42.56	£42.56	£56.77

Backpacker Rating Notes

Insured's aged 40 and over at DOB	No cover
Maximum trip duration	365 days
Territorial Limits	Area 2 Europe West of Urals plus all countries with a Mediterranean coastline excl. Libya, Lebanon and Israel Area 3 Australia and New Zealand Area 4 Worldwide excl. USA and Canada Area 5 Worldwide incl. USA and Canada
Allowable Stopovers	Up to 20% of trip duration in area of higher risk
Winter sports	Coverage period mirror original policy
Cooling Off	14 days
Baggage Section Deletion	10% discount

Annual Multi Trip Premium Rating Tables

Standard excl winter sports

	Area 2	Area 4	Area 5
Individual	£23.80	£33.94	£37.50
Couple	£35.72	£50.89	£56.27
Family	£42.91	£61.09	£67.51

Gold excl. winter sports

	Area 2	Area 4	Area 5
Individual	£26.20	£35.08	£41.27
Couple	£39.30	£55.99	£64.13
Family	£47.16	£67.20	£74.27

Standard incl. Winter sports

	Area 2	Area 4	Area 5
Individual	£29.78	£42.40	£46.88
Couple	£44.66	£63.62	£70.31
Family	£53.59	£76.35	£84.38

Gold Standard incl. Winter sports

	Area 2	Area 4	Area 5
Individual	£32.77	£46.67	£51.58
Couple	£49.13	£69.99	£77.35
Family	£58.95	£84.00	£92.85

ANNUAL MULTI TRIP RATING NOTES

Policy period	12 months
Maximum Age	70 years at date of booking
Insured's aged 66 to 70 years at DOB	175% standard premium
Infants under 2 at DOB	Free of charge when travelling with an insured adult
Family Definition	A couple plus any number of their dependent children under 18 years at DOB. Independent travel allowed.
Couple Definition	Two cohabiting adults whether married, common law or same sex partners. Independent travel allowed.
Maximum trip duration	Standard - 31 days any one trip Gold - 45 days any one trip
Maximum number of trips	Unlimited
Territorial Limits	Area 2 Europe West of Urals plus all countries with a Mediterranean coastline excl. Libya, Lebanon and Israel Area 4 Worldwide excl. USA and Canada Area 5 Worldwide incl. USA and Canada
Winter sports (subject to option being taken)	17 days included per trip and in the aggregate per annum
Cooling Off	14 days
UK Travel	Must have at least 2 nights pre-booked accommodation.
Baggage Section Deletion	10% discount

Hazardous Activities

Hazardous Activities – Grade 1 - No Additional Charge

You are covered under the Personal Accident and Medical Expenses Sections for the following activities automatically.

Archery (amateur)	Outward bound pursuits,
Badminton (amateur)	Paintballing
Baseball (amateur)	Parascending (over water)
Basketball (amateur)	Pony trekking
Beach games	Racquetball
Bungee jump (1)	Rambling
Camel / Elephant Riding (incidental)	River canoeing up to Grade 3
Canoeing (Up to Grade 3)	Roller skating
Clay pigeon shooting	Roller blading
Cricket (amateur)	Rounders
Cycling (other than specified)	Rowing
Dinghy sailing	Running-sprint/long distance (amateur)
Fell walking	Safari (Ireland/UK organised)
Fencing	Sail boarding
Fishing	Sailing within territorial waters
Football (amateur)	Scuba diving* up to 30 metres if adequately supervised with qualified instructor (see notes below),
GAA Football (amateur)	Skate boarding
Golf (amateur)	Snorkelling
Hiking (under 2,000 meters altitude)	Squash (amateur)
Hockey (amateur)	Surfing (amateur, under 14 days)
Horse riding (up to 7 days)	Tennis (amateur)
Jet boating	Tour operator safari
Jet ski-ing	Track events
Jogging	Trekking (under 2,000 metres altitude)
Manual Work (Bar and restaurant, waitress, waiter, chalet, maids, au pair and nanny's and Occasional light manual work including retail work and fruit picking but excluding the use of power tools and machinery)	Volleyball (amateur)
Marathon running (amateur)	War games
Motorcycling up to 50cc	Water polo (amateur)
Netball (amateur),	Water ski-ing (amateur)
Non manual work (Including professional administrative or clerical duties only.)	Windsurfing (amateur)
Orienteering,	Yachting (racing/crewing inside territorial waters)

We can also arrange cover for the following activities but these must be notified to us so the individual policies can be endorsed.

Hazardous Activities - Grade 2 - 50% Loading to cover all activities

Subject to additional Medical premium	increased to £250	Excess Personal insured	Personal Accident reduced by 50%	Sum Personal Cover is Excluded	Liability
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Boxing Training (no contact)	Mountain Biking
Bungee Jump (up to 3 additional)	Parascending (over water, non incidental)
Black water rafting (Grade 1 to 4) Life jacket and Helmet must be worn	Rambling/Trekking between 2,001m and 4,000m
Camel/Elephant Riding / Trekking (Non incidental)	Safari (non-UK organised)
Cycle Touring	Scuba Diving* (non incidental/down to 50m – see notes below)
Flying a private / small aircraft	Sea Canoeing
Go Karting (Specific use)	Sea Fishing (non incidental)
Horse riding (no Polo, Hunting Jumping)	Surfing (amateur)
Hot Air Ballooning (non incidental)	Triathlon
Hurling (amateur)	White water rafting – Grades (1 – 4)
Jet Skiing (non incidental)	Waterskiing/Windsurfing/Snorkelling (non incidental)
Martial Arts (Training only)	

Hazardous Activities - Grade 3 – 100% Loading to cover all activities

Subject to additional premium	Medical increased to	Excess Personal insured	Personal reduced by	Accident	Sum Personal Cover is	Liability
	£500		50%		Excluded	

Abseiling

American Football (amateur)

Gliding

Kayaking

Motorcycling with a licence (over 50cc - no racing)

Paragliding

Rugby (amateur competition)

Tandem Skydive (up to 2 jumps maximum)

Sand Yachting

Yachting (racing / crewing) - outside territorial waters

Hazardous Activities - Grade 4 – 200% Loading to cover all activities or £75 per activity

Subject to additional premium	Medical increased to	Excess Personal insured	Personal reduced by	Accident	Sum Personal Cover is	Liability
	£500		50%		Excluded	

Hand Gliding

High Diving under 5m (amateur, excluding cliff diving)

Horse Jumping (no Polo, Hunting)

Micro Lighting

Parasailing

Rock Climbing (under 2,000m)

Rock Scrambling (under 4,000m)

Canyoning

Kite Surfing

The Following Activities Cannot Be Included;

BMX or mountain biking

High Diving over 5m

Hunting on horseback

Manual work abroad except as stated above

Parachuting

Parascending (over land)

Polo on horseback

Racing

Scuba diving within 24 hours prior to departure

Sky Diving

Use of machinery

White/Black Water Rafting (Grade 5 to 6)

White water canoeing

*Scuba diving - scuba diving to the following depths, when you hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:

PADI Open Water - 18 metres

PADI Advanced Open Water - 30 metres

BSAC Ocean Diver - 20 metres

BSAC Sports Diver - 35 metres

BSAC Dive Leader - 50 metres

We must agree with any equivalent qualification. If you do not hold a qualification, we will only cover you to dive to a depth of 18 metres.