

This is a Policy Summary only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the Policy Document, which you should also read carefully. A copy of the policy wording is available on request.

1. Who Provides Your Insurance Cover?

Clear to Travel Insurance is arranged by Blue Insurances Limited through P J Hayman & Company Limited with UK Underwriting Limited on behalf of: AXA Insurance UK plc, Registered in England No.78950.
Registered Office: 5 Old Broad Street, London, EC2N 1AD.

cleartotravel.com/Clear to Travel is a trading name of Blue Insurances Limited, regulated by the Irish Financial Regulator and is EEA authorised to provide insurance services in the United Kingdom by the Financial Service Authority (UK).

P J Hayman & Company Limited, UK Underwriting Limited, 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 or by contacting them on +44 (0)845 606 1234.

2. What does Clear to Travel Insurance cover me for?

The policy is designed for those who wish to insure themselves when travelling for: cancellation or curtailment charges, emergency medical & other expenses, hospital benefit, personal accident, baggage & passport, baggage delay, personal money & documents, personal liability, delayed departure, missed departure/missed connection, legal expenses and (optionally) winter sports.

3. What else do I need to know about my Clear to Travel Insurance policy?

Important information about pre-existing medical conditions	Significant Exclusions or Limitations	Policy Section
<p>The Clear to Travel policy does not automatically provide cover for re-occurring or pre-existing medical conditions, so you need to tell us of anything that is likely to affect our acceptance of your cover.</p> <p>If your health changes after the start date of your policy and before the commencement date of your trip you must telephone the Medical Screening Service on 0871 231 3220 to make sure your cover is not affected.</p>	<p>It is a condition of this policy that no trip will be covered if:</p> <p>a) at the time of taking out this policy, or in the case of Annual Multi-trip, at the time of booking each trip:</p> <ul style="list-style-type: none"> i) you have a pre-existing medical condition unless you have consulted us by either telephoning our Medical Screening Service on 0871 231 3220, or by using the self assessment system on the web-site www.cleartotravel.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 are on a waiting list for or have knowledge of the need for surgery, in-patient treatment or investigation at a hospital, clinic or nursing home unless declared to our Medical Screening Service and accepted by us; iv) you are aware of any circumstances that could reasonably be expected to give rise to a claim on this policy; <p>b) at any time:</p> <ul style="list-style-type: none"> i) you are travelling against the advice of a medical practitioner or would be travelling against the advice of a medical practitioner had you sought his/her advice; ii) you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of the United Kingdom or within the Channel Islands; iii) you are suffering from stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field and it has been declared to our Medical Screening Service and accepted by us; 	<p>IMPORTANT CONDITIONS RELATING TO YOUR HEALTH</p>

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
<p>Cancellation or Curtailment Charges We will pay up to £1,000* if you have to either cancel your trip before it begins, or curtail your trip, due to certain necessary circumstances, which are listed under Section 1 of the policy document.</p> <p>* Cancellation top-up cover is available up to an additional £4,000 per person (maximum total per policy £10,000).</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - circumstances that could reasonably have been anticipated at the time the trip was booked or when you purchased this insurance; - curtailment claims where our Emergency Medical Assistance Service has not been contacted and authorisation obtained. 	1.
<p>Emergency Medical & Other Expenses We will pay up to £5,000,000 for necessary emergency medical treatment, ambulance charges, hospital fees and repatriation expenses.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - in-patient treatment which has not been notified to and agreed by us or our Emergency Assistance provider; - outpatient treatment and additional related expenses over £300 unless they have been agreed by us or our Emergency Assistance provider; - any expenses incurred within the United Kingdom. 	2.
<p>Hospital Benefit We will pay £25 for each complete 24 hours that you are an in-patient at a hospital abroad.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - more than £1,000; - hospitalisation relating to any form of treatment or surgery which in the opinion of the medical practitioner in attendance and our Emergency Medical Assistance Service can be delayed reasonably until your return to the United Kingdom. 	3.
<p>Personal Accident We will pay up to £20,000 for accidental bodily injury resulting in your death, loss of limb(s) / sight, or permanent total disablement.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - more than £3,500 death benefit when you are aged 15 years or under; - more than £5,000 death benefit or more than £5,000 for loss of limb(s) / sight when you are aged 70 years or over; - permanent total disablement when you are aged 70 years or over. 	4.
<p>Baggage & Passport We will pay up to £2,000 for accidental loss, theft or damage to baggage.</p> <p>We will also pay up to the following amounts: £150 for emergency replacement of clothing, medical aids etc. if temporarily lost in transit (for more than 12 hours) on the outward journey; £200 for reasonable travel expenses necessarily incurred to obtain a replacement passport; £2,000 for the loss, theft or damage to medical aids; £500 for the accidental loss, theft or damage to your prescribed medications.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - more than £300 any one article; - more than £500 in total for all valuables; - losses, theft or attempted theft of baggage unless reported to the local police within 24 hours of discovery and a report obtained. - emergency replacement items unless receipts are submitted to substantiate your claim. - replacement passport costs unless receipts are submitted to substantiate your claim. - losses, theft or attempted theft of baggage unless reported to the local police within 24 hours of discovery and a report obtained. - losses, theft or attempted theft of baggage unless reported to the local police within 24 hours of discovery and a report obtained. 	5.
<p>Personal Money & Documents We will pay up to £1,000 in respect of loss, theft or damage to personal money and travel documents.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - cash in excess of £250; - losses, theft or attempted theft of personal money & travel documents unless reported to the local police within 24 hours of discovery and a report obtained. 	6.
<p>Personal Liability We will pay up to £2,000,000 for costs you become legally liable to pay as a result of accidental: i) bodily injury, death, illness or disease to any person; ii) loss or damage to other people's property.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - compensation or legal costs arising from: <ul style="list-style-type: none"> • any business, trade or profession; • ownership, possession or use of vehicles, aircraft or watercraft (other than sailboards, surfboards, manually propelled rowboats, punts or canoes); • transmission of any communicable disease or virus; • ownership or occupation of land or buildings; • animals belonging to you. 	7.
<p>Delayed Departure If your departure is delayed we will pay £30 for each 12 hour delay up to a maximum of £120; or, alternatively, if your outward journey is delayed for more than 12 hours, you can choose to abandon your trip and claim irrecoverable cancellation costs up to £1,000 (or up to the higher amount shown under Section 1 – Cancellation, if top-up cover has been purchased).</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> - delayed departure unless confirmation is obtained from the carriers in writing of the number of hours of delay and the reason for the delay; - strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased. 	8.

Significant Features & Benefits (all benefits are per person unless otherwise stated)	Significant Exclusions or Limitations	Policy Section
Missed Departure / Missed Connection We will pay up to £1,000 for additional accommodation and travel expenses necessarily incurred to reach the overseas destination or to reach home.	Cover is not provided for: <ul style="list-style-type: none"> - circumstances already known at the time of taking out this insurance or booking the trip; - your failure to allow sufficient time to get to the departure point; - claims not supported by a written report from the appropriate authorities. 	9.
Legal Expenses We will pay up to £25,000 for legal costs and expenses incurred for compensation and damages arising from your death or personal injury.	Cover is not provided for: <ul style="list-style-type: none"> - claims reported more than 180 days after the commencement of the incident giving rise to a claim; - claims where there is insufficient prospect of success in obtaining a reasonable benefit. 	10.
Optional Cover The following cover is applicable only if you have chosen to add it to your policy and it is listed in the policy schedule	Significant Exclusions or Limitations	Policy Section
Winter Sports We will pay up to £500 for loss or damage to your own ski equipment. We will pay up to £200 for the hire of essential equipment if yours is misplaced or stolen on your outward journey for over 12 hours from the time you arrive at your destination. We will pay up to £300 for loss of ski pack following injury or illness. We will pay up to £300 (£30 per day) for transport to an alternative area as a result of piste closure. We will pay up to £200 for travel and accommodation if your trip is delayed for more than 12 hours due to avalanche or severe weather.	Cover is not provided for: <ul style="list-style-type: none"> - anything mentioned in 'what you are not covered for' under Section 5 – Baggage & Passport. - anything mentioned in 'what you are not covered for' under Section 5 – Baggage & Passport. - anything mentioned in 'what you are not covered for' under Section 2 – Emergency Medical & Other Expenses. - expenses that you would have incurred during the normal course of your trip; - lack of snow or avalanche conditions known or public knowledge at the time the trip was booked or when you purchased this insurance. - expenses that you would have incurred during the normal course of your trip; - lack of snow or avalanche conditions known or public knowledge at the time the trip was booked or when you purchased this insurance. 	11.
Policy Excesses		
<p>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.</p> <p>An excess of £50 per person will apply to Section 5 - Baggage & Passport (not baggage delay or replacement passport expenses), Section 6 - Personal Money & Documents, Section 8 - Delayed Departure (trip cancellation only) and Section - 11 Winter Sports (ski equipment - own, only).</p> <p>The standard excess of £75 per person will apply to Section - 1 Cancellation or Curtailment Charges and Section 2 - Emergency Medical & Other Expenses only.</p> <p>An excess of £20 will apply to loss of prescribed medications (under Section 5 - Baggage & Passport) and an excess of £100 applies under Section 7 - Personal Liability (damage to temporary holiday accommodation only).</p>		
Eligibility		
This policy is only available to persons who are permanently resident in the United Kingdom and registered with a medical practitioner in the United Kingdom.		

4. What is the duration of the contract?

Your policy will run from the dates shown on your Policy Schedule once your policy has been issued.

5. 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 you must tell us about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

6. What Cancellation Rights do you have?

We hope you are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with your requirements, please contact us within fourteen days of issue, and providing travel has not taken place. We will refund your premium. Thereafter you may cancel the policy at anytime, however no refund of premium is payable.

You can contact us via the following e-mail address: **customerservices@cleartotravel.com.**

7. How do I make a claim?

If you are abroad and need medical assistance, please call Free Spirit Assistance on:

From within the UK: **0845 260 1575**
From outside the UK: **+44 (0) 845 260 1575**

For all other claims, please contact:

Clear to Travel Claims Department
P J Hayman & Company, Stansted House, Rowlands Castle, PO9 6DX, England
Telephone **0845 260 1525** (Monday-Friday, 9.00am to 5.00pm, excluding Bank Holidays)
and quote reference CT0910/JK
or you may contact us by fax on: **023 9241 9049**

8. What to do if you have a complaint?

We hope you will be pleased with the service we provide. However if you are unhappy with the service provided for any reason, or have cause for complaint, please follow the procedure shown below:

1. 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, England.**
stating the nature of Your complaint and quoting Clear to Travel Insurance scheme.
2. If your complaint is one of the few that cannot be resolved by this stage, contact:
**Head of Claims, UK Underwriting Limited,
2 Gibraltar House, Bowcliffe Road, Leeds, LS10 1HB, England.**
3. If you are still not happy with the response you have received, you have the right to ask the Financial Ombudsman Service to review your case. Their address is:

**South Quay Plaza,
183 Marsh Wall,
London, E14 9SR.**

Their telephone advice line is **+44 (0) 845 080 1800**

9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

In the event that AXA Insurance UK plc is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get further information on this subject from **020 7892 7300**, or by visiting the FSCS website at **www.fscs.org.uk**.