

# Policy summary



## COVERWISE SILVER - AXA Travel insurance

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by Inter Partner Assistance (S.A.) apart from Section P - Scheduled airline failure which is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom ("IPP") and Underwritten by certain Underwriters at Lloyds whose details are shown under the Special definitions relating to Section P - Scheduled airline failure.

Where a heading is underlined in this policy summary full details can be found in your policy wording under the same heading.

### **Type of insurance and cover**

Travel insurance for single or annual multi trips – *Please refer to your policy schedule for your selected cover.*

Various optional covers may also be included – *your policy schedule will show if you selected these options.*

### **Age eligibility**

If annual multi trip is selected, this policy is not available to anyone aged 66 or over. If you are aged under 18 (or aged under 23 if in full time education) you are only insured when travelling with one or both of the insured adults or travelling with parental permission. If you reach any of the ages mentioned above during the period of insurance, cover will continue until the next renewal date but not after that.

If single trip cover is selected, this policy is not available to anyone aged 76 or over.

### **Conditions**

- It is essential that you refer to the Important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy - *Please refer to the policy wording for full details.*

### **Significant features and benefits**

- War risks, civil commotion and terrorism – cover for these events is provided under Section B – Emergency medical and other expenses (unless caused by nuclear, chemical or biological attack) – *Please see paragraph 1. in the What is not covered - applicable to all sections of the policy in the policy wording for full details.*
- The table shows the maximum amount payable for each insured person after the deduction of the policy excess (unless otherwise stated). Some sections are optional and these are marked\* - *your policy schedule will show if you selected any of these options.*
- Please note that the cover under Section P - Scheduled airline failure is not underwritten by Inter Partner Assistance (S.A.) but by certain Underwriters at Lloyds. Please see the section for further details.

Section	Title	Limit	Excess
A	Cancellation or curtailment charges	£2,000	£50
B	Emergency medical and other expenses	£15,000,000	£50
	Emergency dental treatment	£200	£50

<b>C</b>	Personal accident	£10,000 (subject to age, £10,000 death benefit)	Nil
<b>D</b>	Baggage	£1,500	£50
	Single article limit	£200	£50
	Total for all valuables	£200	£50
<b>E</b>	Personal money, passport and documents	£200 cash (£50 if under 16) and £100 other money and documents	£100
	Travel and accommodation costs for replacement passport	£150	Nil
<b>F</b>	Personal liability	£2,000,000	£100
<b>G</b>	Delayed departure	£100 (£20 after 12 hours and £20 per 12 hours delay thereafter)	Nil
	Abandonment of trip	£2,000 (after 12 hours delay)	£100
<b>H</b>	Missed departure	£500	£100
<b>I</b>	Legal expenses and assistance	£15,000	£100
<b>J*</b>	Ski equipment	£500	£100
	Single article limit for own ski equipment	£250	£100
	Hired ski equipment	£250	£100
<b>K*</b>	Ski equipment hire	£200 (£20 per day)	Nil
<b>L*</b>	Ski pack	£300	Nil
	Lost lift pass	£200	Nil
<b>M*</b>	Piste closure	£200 (£20 per day)	Nil
<b>N*</b>	Avalanche or landslide cover	£250 (£20 per day)	Nil
<b>O*</b>	UK physiotherapy	£400	Nil
<b>P</b>	Scheduled airline failure	£1,500	Nil
<b>Q*</b>	Travel disruption cover - Travel disruption cover extends the benefits provided by your policy to cover events such as volcanic ash clouds, tsunamis, hurricanes or storms as well as the insolvency of the accommodation providers or their booking agents. (For full details see page 40)		
	Before you reach your destination: Cancellation or abandonment of your trip after 5 hours delay	£2,000 (including up to £200 for taxis and hire cars)	£100
	Additional expenses to reach your destination	£2,000 (including up to £200 for taxis and hire cars)	£100
	Delayed departure compensation (including any delays to outbound connections)	£100 (£20 after 12 hours and £20 per 12 hours delay thereafter)	Nil
	Missed departure expenses to enable you to continue your trip if you miss any outbound connections	£500	£100
	While you are at your destination: Alternative accommodation or abandonment of trip	£2,000 (including up to £200 for taxis and hire cars)	£100

	On the way home: Additional expenses to return home or if you have to stay longer abroad	£2,000 (including up to £200 for taxis and hire cars)	£100
	Delayed departure compensation (including any delays to inbound connections)	£100 (£20 after 12 hours and £20 per 12 hours delay thereafter)	Nil
	Missed departure expenses to enable you to return home if you miss any inbound connections (including those within the United Kingdom)	£500	£100

## Significant or unusual limitations or what is not covered

- You not accurately answering any question(s) we have asked you at the time of buying this insurance, where your answer(s) may have affected our decision to provide you with this policy.
- The standard excess you have agreed to pay will be shown within your policy wording or on the policy schedule.
- Under annual multi trip policies there is no cover for trips over 31 days.
- Any trip that had already begun when you purchased this insurance will not be covered, except where this policy replaces or you renew an existing annual Coverwise multi trip policy which fell due for renewal during the trip.

### **What is not covered applicable to all sections of the policy**

- War risks, civil commotion, terrorism, (except under [Section B – Emergency medical and other expenses](#) unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are not covered - [Please see paragraphs 4, 5, and 6 in the What is not covered - applicable to all sections of the policy in the policy wording.](#)
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Wilful, self inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol resulting in a claim.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel (except where cover is provided under subsections 1. and 5. of What is covered under [Section Q – Travel disruption cover](#)).

### **What is not covered under Section A – Cancellation or curtailment charges**

- Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

### **What is not covered under Section B – Emergency medical and other expenses**

- Medical expenses that are not considered customary and/or reasonable in the country in which the treatment is administered.
- Any tests, treatment or surgery which in the opinion of the Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), can be reasonably delayed until your return to your home area.
- Treatment or surgery which in the opinion of the Emergency Assistance Service, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the NHS recommended inoculations have not been undertaken and/or the NHS recommended medication has not been taken.

### **What is not covered under Section D – Baggage**

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - *See your policy wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.
- Mobile phones of any kind.

### **What is not covered under Section E – Personal money, passport and documents**

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

### **What is not covered under Section F – Personal liability**

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

### **What is not covered under Section G – Delayed departure**

- Missed connections.
- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

### **What is not covered under Section H – Missed departure**

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

### **What is not covered under Sections J, K, L, M, N and O – Winter sports**

- Ski equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section J – Ski equipment.
- The closure or impending closure of the skiing facilities in your resort existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.

### **What is not covered under Section Q – Travel disruption cover**

- Claims arising within the first 14 days after you purchased this insurance or the date you booked any trip (whichever is the later) which relate to an event which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).
- Any claims arising whilst you are on a day-trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Strike or industrial action existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.

- Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.
- Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

### **Cancellation period**

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents, no premium refund will be made. See [General conditions applicable to the whole policy](#) in the policy wording for full details.

### **Claim notification**

To make a claim contact **0330 024 8315** or  
Scheduled airline failure where you should contact **0208 776 3752**.

### **Making a complaint**

Any complaint you may have should in the first instance be addressed to the claims office or helpline as applicable.

If the complaint is not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the [Making a complaint](#) section of the policy wording.

### **Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

### **Demands and Needs Statement**

Single trip – This policy meets the Demands and Needs of a customer wishing to buy a standard travel insurance policy covering one trip, who has not suffered a medical condition nor required prescribed medication, surgery, treatment, tests or investigations within the five years leading up to the policy purchase date.

Annual multi trip - This policy meets the Demands and Needs of a customer intending to travel more than once within the period of insurance, wishing to buy a standard travel insurance policy, who has not suffered a medical condition nor required prescribed medication, surgery, treatment, tests or investigations within the, five years leading up to the policy purchase date.

## About our Insurance Services

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### Whose products do we offer?

We offer products from a limited number of insurers. Our UK travel insurance products are underwritten by Inter Partner Assistance (SA), part of the AXA Assistance Group. Scheduled airline failure insurance is provided by International Passenger Protection Limited, and underwritten by certain Underwriters at Lloyds.

### Which service will we provide you with?

Coverwise Sales and Servicing in the United Kingdom is provided through Southdowns Insurances Services Ltd who are authorised and regulated by the Financial Conduct Authority (registration number: 526980). You will not receive advice or recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### Who regulates us?

Coverwise Limited is an independent general insurance intermediary authorised and regulated by The Financial Services Commission under the Financial Services (Investment and Fiduciary Services) Act 1989 of Gibraltar and provides this business in the EU by means of cross border services. Our FSC Registration Number is: FSC1107B. You can check this on the Financial Services Commission register at [www.fsc.gi](http://www.fsc.gi). The Financial Services Commission can also be contacted at PO Box 940, Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar or by telephone: +350 200 40283, fax: +350 200 40282 or E-mail: [info@fsc.gi](mailto:info@fsc.gi).

### Company address, registration number and ownership

Our company address is 945 Europort Gibraltar, our company registration number is 10371. Coverwise is neither owned directly nor indirectly by an insurance company.

### What will you have to pay to us for our services?

We may charge an administration fee of up to £25.00 for any mid-term change to the policy that you may request.

### What to do if you have a complaint?

If you wish to initiate a sales or administration complaint, please contact Coverwise Sales and Service:

**In writing** - Write to the Operations Manager, 77-79 High Street Steyning, West Sussex, BN44 3RE

**By phone** - Telephone the Duty Manager on 01903 255650

If you wish to initiate a claims complaint, please write to, or telephone the claims unit dealing with your claim.

If you cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service, full details can be found within the 'Making a complaint' section of the policy wording.

If you wish to register a complaint about the Coverwise website, please contact the Coverwise Customer Services Department at [customerservices@coverwise.co.uk](mailto:customerservices@coverwise.co.uk) or at our postal address; Coverwise Limited, 945 Europort, Gibraltar.

### Privacy at Coverwise

Coverwise Limited may use your personal information (including sensitive health and medical information) in a number of ways; for example to make decisions about your insurance cover, provide insurance services, help prevent fraud and comply with legal and regulatory obligations. For these purposes we may share information with service providers and our insurers. Information may be transferred to other countries outside of the European Economic Area (EEA) but we will keep it secure at all times. You can request information that either we or Inter Partner Assistance (SA) hold about you and ask us to correct or remove information that you think is inaccurate by writing to the Data Protection officer at Coverwise Limited 945 Europort Gibraltar. This is a summary of how we use your personal information. You can read our full privacy policy at [www.coverwise.co.uk/AboutUs/PrivacyPolicy.aspx](http://www.coverwise.co.uk/AboutUs/PrivacyPolicy.aspx)