

Endsleigh travel insurance standard cover

ENDSLEIGH

independent insurance for career people

understanding your insurance

'Cooling Off' Cancellation Rights

You are entitled to a 14 day cooling off period from the time you receive Your Policy documents. Within this period you can cancel your policy without incurring an administration fee. We will refund your premium less a charge for the time you have been insured, unless your policy has been terminated following a claim, in which case no refund will be due.

This Policy Explained

Your Endsleigh Travel Insurance Policy is made up of the Policy Summary, Your Schedule and this Policy. Your Schedule shows the start and end dates of Your cover, the premium You have paid and any special terms which may apply to Your cover. This Policy tells You exactly what is and what is not covered and lays out all the conditions You must comply with in order to make a claim.

Your Insurer

AXA Insurance UK plc of 5 Old Broad Street, London, EC2N 1AD has underwritten Your policy. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. Their registered number at the FSA is 202312. 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 0845 606 1234. Endsleigh Insurance Services Ltd will act as an agent for AXA Insurance UK plc when holding monies owing to this Insurer paid by You (Premium) and when holding monies owing to You paid by this Insurer (such as Claims and Cancellations).

Your Contract of Insurance

Your Travel Insurance Policy is governed by English law. English law will also apply prior to the conclusion of your contract of insurance. Your contract of insurance and all communications before and during your contract of insurance will be provided in English. We insure You for the period shown in the Schedule in return for payment of the premium. You should pay particular attention to the General Conditions and General Exclusions. The Legal Expenses has its own additional conditions which apply together with the General Conditions.

You must tell Us immediately if any of the information given to Us on the proposal form changes, as failure to do so may invalidate this cover.

How to make a Complaint

If You wish to register a complaint You can contact Us:-

by telephone 0800 085 8698
by post Customer Liaison Department, Endsleigh Insurance Services Ltd,
Shurdington Road, Cheltenham, GL51 4UE

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service at the following address:-

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall
London E14 9SR

tips and advice for your trip

Health advice

- **EHIC** – A European Health Insurance Card (EHIC) entitles You to reduced-cost, sometimes free, medical treatment that becomes necessary while You are in a European Economic Area (EEA) country or Switzerland. The EHIC is normally valid for three to five years and covers any medical treatment that becomes necessary during Your Trip, because of either illness or accident. You can apply for an EHIC online, by phone or by post. For further information visit the Department of Health web site at www.dh.gov.uk or telephone +44 (0) 845 606 2030. To apply by post, pick up the EHIC form and pre-addressed envelope from the Post Office.
- **Flying during pregnancy** – Some airlines refuse to accept passengers who are more than 28 weeks pregnant, be sure to check before You depart.
- **If You take regular medication**, take an extra supply and keep it with You in case Your Luggage is lost, also take a Doctors note as a precaution to explain what the medication is for in case You are stopped by customs.

Criminal incidents

- Report any incident to the local Police within 24 hours of the incident occurring and insist they provide You with a report.
- The majority of personal possessions claims are as a result of baggage being left unattended at airports, railway stations, beaches, etc. Ensure You take proper care of Your belongings to avoid Your claim being refused.
- **NEVER** carry any parcels or Luggage through customs or across borders for other people, and be aware of briefcase/Luggage switches in busy airports.
- The British Consulate, situated in most capital cities, should be contacted if You are arrested. They can:
 - issue an emergency passport to get You back to the UK.
 - contact family and friends and offer advice on transferring funds to You from the UK.
 - in an Emergency, advance £100 against a sterling cheque supported by a bankers card.
 - offer advice about local lawyers and the local legal and prison systems.

For up to date information on circumstances affecting Your safety in over 130 countries visit the Foreign & Commonwealth Travel Advice website at <http://www.fco.gov.uk> or telephone 0171 238 4503/4504.

Tourism concerns

- **Worldwide Fund for Nature** – +44 (0) 1483 426 444 – Get advice about products from endangered species in the Country You are travelling to.
- **Tourism Concern** – +44 (0) 171 753 3330 – Environmental concerns about tourism.
- **24 hour travel clinic helpline** run from the Hospital for Tropical Diseases, +44 (0) 839 33 77 33
- **Health Literature line**, +44 (0) 800 555 777.

Make sure You take this Policy with You and understand the procedures to carry out in an emergency

important definitions

These words are defined for Your understanding and always have the same meaning. Wherever they appear in the Policy, they will have an initial capital letter to remind You of their importance.

Accident

External, violent and visible event resulting in injury to You or damage to Your property.

Air Rage

The act of an individual committing a crime whilst on board the aircraft which results in the perpetrator being handed to and detained by local police or equivalent authorities on the landing of the aircraft.

AXA Assistance

Our appointed Emergency Assistance Company who You contact in the event of a Medical Emergency, see "What to do in a Medical Emergency".

Cancellation

Where Your Trip arrangements are cancelled prior to travel.

Dangerous Sports

Sports in this category are not covered, for a full list please see Your Schedule.

Europe

This means all countries within the European Union, countries bordering the Mediterranean, Baltic and Black Seas and the Commonwealth of Independent States as far east as the Ural Mountains.

Home

Your residential address in the UK.

Luggage

Your clothing, carrying cases and containers, and all personal belongings taken with You or bought during Your travel abroad.

Medical Practitioner

A registered practising member of the medical profession who is not related to You or any person travelling with You.

Money

Coins or bank notes in current circulation, cheques, travellers cheques, gift vouchers, postal orders.

Period of Insurance

The period of time for which You are covered by this insurance as stated on Your Schedule. Cover for Cancellation under Section 4A commences from the date of issue shown on Your Schedule and expires upon commencement of Your outward journey

Public Transport

Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft, Sea Vessel.

Policy

This comprises Your Schedule, Your Travel Insurance Policy and any Endorsements

Pre-Existing Medical Condition

Any disability or medical condition which You have suffered from or been diagnosed with up to 12 months before arranging cover.

What is covered –

- Any Pre-Existing Medical Condition which You have suffered from or were diagnosed with for more than 12 months before arranging cover and which You have effective control of through regular drug treatment.
- Severe allergic reactions requiring emergency medical treatment.

What is not covered –

- any drugs You need to control the Pre-Existing Medical Condition on a regular basis.
- hospitalisation or treatment of any kind which You could reasonably have anticipated at the time of arranging cover.
- outpatient treatment.
- ongoing regular therapy or treatment of any kind.

Relative

Parent, sister, brother, partner, daughter, son, grandparent, grandchild, step-parent, step-child, step-brother, step-sister, parent-in-law, son-in-law, daughter-in-law.

Redundant

The loss of permanent paid employment following a decision by Your employer (other than when You are self-employed) after a continuous working period of 6 months with the same employer, when You are over 18 and under 65.

Schedule

The document detailing the sections of Your Travel Insurance Policy which are operative in Your case, Your sums insured for each category and any special terms and conditions which may apply to Your Policy.

Sporting Activities

You are covered for most Sporting Activities, Your Schedule shows which sports You are not covered for and those which have cover limitations imposed.

Sum Insured

Each section of cover has a corresponding Sum Insured, this is the maximum amount We will pay for a claim under that section.

Total Permanent Disablement

Where disablement entirely prevents You from attending to business or occupation of any and every kind, and which exists for 12 months and is beyond hope of reasonable improvement.

Travel Documents

Passports, pre-booked tickets on public transport, tickets for pre-booked excursions and trips, ski passes, admission tickets, student rail/coach cards, phone cards, green cards all belonging to You.

Trip

Your travel during the Period of Insurance.

UK

Means United Kingdom – England, Wales, Scotland, Northern Ireland and the Channel Islands.

Valuables

Furs, watches, telescopes, binoculars, audio and video and photographic and computer equipment, precious metals and stones or items made from precious metals and stones, jewellery, musical instruments, CDs, sunglasses, sports equipment, and tools.

We/Us/Our/the Insurer

AXA Insurance UK plc and/or Endsleigh acting as administrator on its behalf.

You/Your/the Insured

You and any person named on the Schedule or all members of Your party if this Policy is covering a group.

how to make a claim

A. What to do in a Medical Emergency

- Make sure You have Your Policy number with You, this is recorded on the top of Your Schedule.
- Please have available the name, address and telephone number of the hospital or attending Medical Practitioner.
- Please have available the name and number of anyone You would like Us to contact in the UK.
- Contact Our 24 hour medical helpline, AXA Assistance on +44 (0) 845 271 4472 or +44 (0) 203 060 9671, and state that You are insured with Endsleigh Insurance Services Limited.
- Medical claim forms may be completed by You, the Medical Practitioner which has treated You, or the Hospital at which You received treatment. There are advisory notes for Your Medical Practitioner in four languages.

This helpline is provided to offer help and advice for Medical Incidents only – please do not use this for Luggage or minor claims.

AXA Assistance aim to provide any help necessary with Your medical problem, such as arranging hospital treatment, providing assurance of payment to hospitals and monitoring long term treatment.

B. Other Claims

- Read the General Conditions and Exclusions to make sure You comply with the Policy before claiming.
- Ensure that You have obtained everything You need to make a claim from the list entitled “What We need from You” at the bottom of this page.
- Legal expenses claims only, contact:-
AXA Assistance
The Quadrangle
106 – 118 Station Road
Redhill
Surrey RH1 1PR
Telephone: +44 (0) 870 350 5716
- All other claims, contact:-
Endsleigh Insurance Services Ltd.
P.O. Box 432
Cheltenham Spa
Gloucestershire GL50 3YD
Tel. +44 (0) 870 241 3070
Fax. +44 (0) 1242 866957
Email travel.claims@endsleigh.co.uk

C. What We Need from You

We need certain information from You before We can make any claims payments. All claims should be supported by:-

- Full details of the circumstances leading up to and resulting in the event giving rise to a claim.
- Receipts, bills, valuations or repair estimates as appropriate for claims for luggage, travel documents, or medical expenses.
- Police Reports in support of claims for theft or loss, incidents must be reported to the police within 24 hours.
- Irregularity reports from carriers where baggage is lost together with flight tickets and baggage tags.
- Repatriation claims will need to be supported by a medical certificate with reasons why repatriation was necessary.
- Curtailment claims must also be supported by documented proof for the reason why the Trip has had to be cut short.
- Booking invoice/receipts, Cancellation invoice and medical certificate in support of Cancellation claims.
- Full details of Accident, injury or illness and early prognosis for personal Accident claims.
- Written confirmation of when and how delay occurred from the carrier/tour operator together with receipts or accounts of expenses incurred where claims are made for Public Transport service interruption.

Although everything possible will be done to deal with a claim without further correspondence, the claims department reserve the right on behalf of the Insurers to request further information or completion of a more appropriate claim form where necessary.

section 1 – death and permanent disablement

PART A – ACCIDENTAL DEATH

Sum Insured: £5,000.

The Sum Insured is payable in the event of Your death resulting solely from accidental bodily injury by external, violent and visible means including exposure, during the Period of Insurance.

PART B – DEATH AS A RESULT OF SICKNESS

Sum Insured: £2,000.

The Sum Insured is payable in the event of Your death within the Period of Insurance caused by illness unforeseen at the time of arranging cover.

PART C – PERSONAL ACCIDENT

Sum Insured: £30,000.

If You suffer accidental bodily injury by external, violent and visible means, including exposure, a payment will be made up to the following levels of indemnity:-

| | |
|--|---------|
| Total Permanent Disablement | £30,000 |
| For permanent loss of or permanent loss of use of: | |
| Visual power of both eyes | £24,000 |
| Right Arm | £18,000 |
| One Leg | £15,000 |
| Left Arm | £15,000 |
| Right Hand | £15,000 |
| Left Hand | £12,000 |
| Auditive Power of Both Ears | £12,000 |
| One Foot | £12,000 |
| Visual Power of One Eye | £6,000 |
| Right Thumb | £6,000 |
| Left Thumb | £4,500 |
| Auditive Power of One Ear | £4,500 |
| Right Forefinger | £3,000 |
| Left Forefinger | £2,400 |
| Right Little Finger | £1,800 |
| Left Little Finger | £1,500 |
| Right Ring or Middle Finger | £1,500 |
| Left Ring or Middle Finger | £1,200 |
| Big Toe | £900 |
| Other Toe | £600 |
| Maximum Payable | £30,000 |

The Maximum Payable applies to any combination of injuries notwithstanding their aggregate value.

Where partial permanent loss arises, a proportionate payment will be calculated based upon an independent medical examination where necessary.

A payment will not be made in the event of loss of use, other than by severance, until the loss of use shall have lasted for two years from the date of the injury, and at the end of that time be beyond likelihood of any improvement, except at the discretion of the Insurers.

If You are left handed, any benefit specifying right or left shall be reversed.

The following limitations apply to Section 1:

- No Cover applies under Parts A, B and C to any person aged 66 years or more when Cover was arranged.
- Cover under Parts A and B is limited to 50% of the Sum Insured for any person aged 15 years or less when Death occurs.

The following exclusions apply to Section 1:

Cover does not apply to occurrences arising from or directly or indirectly connected with:-

- Dangerous Sports;
- Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged;
- pregnancy or childbirth;
- mental or nervous illness, anxiety, sexually transmissible conditions, occurrences attributable to the effects of alcohol or drugs, suicide or attempted suicide, wilful exposure to needless peril, farm or industrial machinery unless working on a Kibbutz, or any pastime involving exceptional risk of accident;
- expense arising from illness or injury where You:-
 - travelled against a doctors advice,
 - travelled to obtain medical treatment,
 - received treatment which was known to be required at the time of departure from Home,
 - are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home,
 - have received a terminal prognosis;
- any claim relating to a medical condition for which You received treatment in the 12 months prior to arranging Cover.

section 2 – medical and other related expenses

PART A – MEDICAL EXPENSES

Sum Insured: £1,000,000

We will indemnify You in respect of strictly necessary emergency medical, surgical, hospital, nursing home and ambulance costs (including air ambulance where authorised by AXA Assistance) incurred as a result of injury, illness or death arising during the Period of Insurance.

PART B – ADDITIONAL REPATRIATION COSTS

Sum Insured: £3,000

We will pay extra costs incurred by You where it is necessary for You to return Home early following:

- serious injury or illness covered under Part A of this Section.
We will not make any payment unless the need for Your return Home has been confirmed in writing prior to Your return by a qualified medical practitioner in the country where the injury or illness arose;
- sudden and unanticipated serious illness, injury or death of Your husband, wife, parent, parent-in-law, child, brother, sister, fiancé or close business associate during the Period of Insurance.

We will not pay any costs unless the need for You to return Home is confirmed in writing by a qualified medical practitioner within 7 days of Your return.

PART C – THIRD PARTY HOTEL AND TRAVELLING EXPENSES

Sum Insured: £3,000

We will pay the reasonable additional accommodation and travelling expenses incurred by one close relative or friend who is required by necessity to travel to any place where You are hospitalised, to remain with You while You are hospitalised or to travel Home with You.

We will not make any payment unless the need to be with You is confirmed in writing by a qualified medical practitioner in the country where Your injury or illness arose or where You are hospitalised.

PART D – BURIAL OR REPATRIATION OF MORTAL REMAINS

Sum Insured: £3,000

We will pay reasonable charges in the event of Your death for burial or cremation in the locality where death occurs up to a limit of £1,000 or the cost of transport Home of Your body or ashes up to the Sum Insured.

PART E – DENTAL CHARGES

Sum Insured: £250

We will pay for strictly necessary emergency dental charges incurred only for the immediate relief of pain.

PART F – REPLACEMENT OF GROUP LEADER

Sum Insured: £5,000

Important: This Part is only operative for purchasers of Endsleigh Group Travel insurance. We will pay the additional cost incurred in replacing, if strictly necessary and unavoidable, a Group Leader where a claim from a Group Leader has arisen and is covered by Part A or B.

The following exclusions apply to Section 2:

Cover does not apply to occurrences directly or indirectly arising from or connected with:-

- Dangerous Sports;
- Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged;
- pregnancy or childbirth;
- mental or nervous illness or anxiety, sexually transmissible conditions, occurrences attributable to the effects of alcohol or drugs, suicide or attempted suicide, wilful exposure to needless peril, farm or industrial machinery unless working on a Kibbutz, or any pastime involving exceptional risk of accident;
- surgery or medical treatment which could be reasonably delayed until Your return Home;
- medical or related expense arising more than 12 months after the occurrence of the injury or illness to which the claim relates;
- the cost of any repatriation arrangements not authorised by AXA Assistance;
- any medical or related expense in the country where you normally reside or where the Cover was arranged, except under Part C;

- (i) expense arising from illness or injury where You:–
 - (i) travelled against a doctors advice,
 - (ii) travelled to obtain medical treatment,
 - (iii) received treatment which was known to be required at the time of departure from Home,
 - (iv) are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home,
 - (v) have received a terminal prognosis;
- (j) any claim relating to a medical condition for which You received treatment in the 12 months prior to arranging Cover;
- (k) telephone charges and taxi fares except where the taxi is used as an ambulance;
- (l) dental charges of any description except under Part E;
- (m) chiropractic, osteopath or acupuncture treatment;
- (n) physiotherapy treatment unless strictly necessary and prescribed by a doctor;
- (o) vaccinations and optical prescriptions;
- (p) treatment in a private hospital if it is practical and medically advisable that treatment can be provided in a ward of a public hospital;
- (q) expense which You would have incurred in the normal course of the holiday/journey.

section 3 – possessions and travel documents

PART A – LUGGAGE AND PERSONAL EFFECTS

Sum Insured: £800

We will indemnify You by payment, or at Our option, by repair, reinstatement or replacement, with allowance for wear and tear and depreciation, in the event of loss or accidental damage to Your Possessions.

The following limitations apply to Part A:

- (i) £200 for any individual item or items making up a pair or set
- (ii) £300 in total for Valuable Articles including those subject to a £200 limit.

PART B – PASSPORTS, TICKETS AND TRAVEL DOCUMENTS

Sum Insured: £200

We will indemnify You in respect of loss or damage to passports, travel documents or tickets, for which free duplicates are not available, together with reasonable costs incurred in obtaining replacements.

Cover is limited to £100 for any individual item, including costs incurred.

PART C – GROUP EQUIPMENT

Sum Insured: £750

Important: This Part is only operative for purchasers of Group Travel insurance.

We will indemnify You by payment, or at Our option, by repair, reinstatement or replacement, with allowance for wear, tear and depreciation, in the event of accidental loss of or accidental damage to equipment accompanying the Group on its journey.

PART D – GROUP MONEY

Sum Insured: £500

Important: This Part is only operative for purchasers of Endsleigh Group Travel insurance.

We will indemnify Group Leaders in respect of loss or damage to Money, while:–

- (a) being physically carried on the person of a Group Leader;
- (b) left in a hotel safety deposit box;

during the Period of Insurance.

No cover applies to Money held by individual Group members

The following exclusions apply to Section 3:

- Cover does not apply in respect of:–
 - (a) wear and tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning or restoration or alteration, atmospheric or climatic conditions or any gradually operating cause;
 - (b) breaking of china, pottery, glass or other brittle articles, other than photographic and telescopic lenses;
 - (c) delay, detention or confiscation by Customs or other officials;
 - (d) loss or damage to sports equipment whilst in use;
 - (e) contact or corneal lenses, dentures, hearing aids, cycles, unset precious stones, motor vehicles and their accessories, water craft and their accessories, caravans, trailers and trailer tents and their accessories, and property carried in connection with any business, profession or trade;
 - (f) any theft from a motor vehicle;
 - (g) theft of Valuable Articles whilst unattended unless from secured premises;
 - (h) depreciation in Value for Money, or shortage through error or omission;
 - (i) loss of Money except under Part D.

section 4 – personal liability

Sum Insured: £2,000,000

We will pay any amount which You become legally liable to pay including costs and expenses incurred with Our consent in defence of a claim as damages for:

- (i) bodily injury by external violent and visible means
- (ii) damage to property

happening during the Period of Insurance and arising from Your private holiday pursuits. **For purchasers of Endsleigh School Group Travel Insurance** the policy is extended to indemnify the Group Leaders travelling with the Group in respect of claims arising out of or in the course of their employment. Cover under this insurance is also extended to indemnify the Local Education Authority and/or Governing Body of the relevant school.

The cover granted by this extension is subject to all of the exclusions relating to Section 4, other than Exclusion (vi) and Exclusion (vii) as it relates to Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged, which do not apply to this extension.

We will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by Us in writing. Our liability shall not exceed the Sum Insured in respect of any or all occurrences of a series resulting from one original cause.

In the event of Your death, cover will apply to Your personal legal representatives as if they were You.

If You receive any communication from any person in connection with any event which may result in a claim under this section You must pass this to Us without acknowledging the communication.

NO ADMISSION OF LIABILITY, OFFER, PROMISE OF PAYMENT, OR PAYMENT MUST BE MADE BY YOU, WITHOUT OUR WRITTEN CONSENT.

This section does not cover liability arising out of or in any way connected with:–

- (i) ownership, use, possession, occupation of any building or land
- (ii) mechanically propelled vehicles, caravans, trailers, trailer tents, aircraft or watercraft

- (iii) bodily injury to any person employed by You arising out of or in the course of the employment
- (iv) loss of or damage to property belonging to You or held in trust by You or in Your custody or control
- (v) any wilful act by You
- (vi) any profession, trade or business, or practical work in connection with study other than clerical work
- (vii) death or bodily injury to any person accompanying You if You are participating in Winter Sports, Dangerous Sports or Hazardous Sports
- (viii) any agreement entered into by You or to which You are a party, except where You would have incurred the liability even if the agreement had not existed
- (ix) any action not brought under the jurisdiction of United Kingdom Courts or the Courts of the country where the incident giving rise to the claim occurred
- (x) death of, bodily injury to or illness of any person who is Your relative, Your travelling companion or a member of Your household, or damage to their property
- (xi) the use and/or ownership of weapons
- (xii) the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.

section 5 – cancellation and curtailment

PART A – CANCELLATION

Sum Insured: £1,500

We will indemnify You in respect of Your legal liability to pay all or part of the direct travel and accommodation costs, including pre-paid excursions, ski-lift passes and lessons, paid in advance or contracted to be paid, notwithstanding that Your travel and/or holiday arrangements are necessarily and unavoidably cancelled as a result of:

- (a) death, bodily injury, or illness of Yourself or a personal friend with whom You were to travel, or intended to stay;
- (b) death, bodily injury or illness of Your husband, wife, parent, parent-in-law, child, brother, sister, fiancé or close business associate;
- (c) compulsory quarantine, jury service or witness summons applying to You, a close business associate, a close relative or a personal friend with whom You were to travel requiring appearance during the Period of Insurance;
- (d) Your redundancy following at least six months continuous full-time employment, provided that this was announced after Cover was arranged;
- (e) major fire or storm damage or burglary of Your Home arising or being discovered within 5 days of commencement of or during the Period of Insurance;
- (f) cancellation of leave or posting of British Armed Forces, Police or Government Security Personnel where confirmed in writing by the appropriate Authority;
- (g) hi-jack of any aircraft on which You are travelling or were scheduled to travel;
- (h) You being required to re-sit a University or College examination which formed part of a full-time course of study, providing that Your travel arrangements were booked prior to the date of the examination which You failed.

For purchasers of Endsleigh School Group Travel Insurance cover under parts (d) and (f) is extended to include redundancy or cancellation of leave or posting of a parent.

PART B – CURTAILMENT

Sum Insured: £1,500

We will pay for any loss of value of any holiday package or accommodation costs, including pre-paid excursions, ski-lift passes and lessons, paid in advance or contracted to be paid, notwithstanding that Your holiday arrangements are necessarily and unavoidably curtailed as a result of:

- (a) death, bodily injury, or illness of Yourself or a personal friend with whom You were to travel, or intended to stay;
- (b) death, bodily injury, or illness of Your husband, wife, parent, parent-in-law, child, brother, sister, fiancé or close business associate;
- (c) major fire or storm damage or burglary of Your Home arising during the Period of Insurance.

This Part does not cover refund in full or in part of the cost of any travel tickets paid for in advance, but does cover additional travel expense incurred by the curtailment of Your holiday arrangements.

The following exclusions apply to Section 5:

Cover does not apply to occurrences arising from or connected with:–

- (a) Dangerous Sports;
- (b) Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged;
- (c) pregnancy or childbirth;
- (d) the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused;
- (e) mental or nervous illness, anxiety (unless resulting in admission to hospital), sexually transmissible conditions, occurrences attributable to the effects of alcohol, drugs or solvent abuse, suicide or attempted suicide, wilful exposure to needless peril, farm or industrial machinery unless working on a Kibbutz, or any pastime involving exceptional risk of accident;
- (f) expense arising from illness or injury where You:–
 - (i) were proposing to travel against a doctors advice,
 - (ii) are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home,
 - (iii) have received a terminal prognosis;
- (g) any claim relating to a medical condition for which You received treatment in the 12 months prior to arranging Cover;
- (h) any illness or injury if You were 66 years of age or older at the time of arranging Cover unless double premium was paid;
- (i) any amount recoverable from a travel agent, tour operator, carrier or any other source. A claim cannot be made under more than one Part of Section 5 arising from the same incident.

If a claim is made under Section 5, any right to a premium refund will be forfeited and the insurance premium cannot form part of any claim.

EMERGENCY EXTENSION OF COVER

If You have not returned Home before the Period of Insurance ends for reasons which are beyond Your control, Cover will remain in force, without additional premium, for a further 30 days.

general exclusions applying to every section of the policy

This Policy does not cover:-

- (i) the first £30 of any claim under Sections 2, 3, 5 Part A and 5 Part B;
- (ii) expense which You would have incurred in the normal course of the holiday/journey;
- (iii) any claim resulting from circumstances which could reasonably have been anticipated by You at the date of issue of this Policy;
- (iv) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature indirectly caused by or contributed to by or arising from:
 - (a) ionising, radiation or contamination by radio activity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- (v) War Risks, Terrorism, Riot and Civil Commotion
This Policy does not cover death, bodily injury, loss, damage, cost or expense of whatever nature or any consequence resulting directly or indirectly from or in connection with:-
 - (a) war, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
 - (b) any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.
Terrorism is defined as any act or acts including but not limited to
 - i) the use or threat of force and/or violence; and/or
 - ii) harm or damage to life or to property (or the threat of such harm or damage) caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes.
 - (c) any action taken in controlling preventing suppressing or in any way relating to (a) or (b) above.
- (vi) any loss or damage or expense more specifically insured or recoverable from elsewhere;
- (vii) any consequence arising directly or indirectly from the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.
- (viii) we will not cover You for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from or consisting of the following: the failure or fear of failure or inability of any equipment or any computer program, whether or not You own it, to recognise or to correctly interpret or process any data as its true calendar date, or to continue to function correctly beyond that date.

general conditions applying to every section of the policy

Please read these Conditions carefully as Cover only operates if they are fulfilled.

1. You must take all reasonable steps to prevent accidents, loss or damage.
2. (i) On discovery of any event which may give rise to a claim You must notify Us within 28 days;
 - (ii) If luggage, money or passport are lost or stolen, You must notify local police and/or other authority immediately, and take all practical steps to recover lost items;
 - (iii) Where luggage is lost by an Airline or other carrier, You must obtain an Irregularity Report from and authorised by the carrier or handling agent whether the loss is temporary or otherwise.
 - (iv) You must supply to Us at Your own expense, all proofs, evidence or other information as might be reasonably required.
3. Where repatriation is required, You must:-
 - (i) supply a doctors certificate confirming the necessity of returning Home in support of any claim for curtailment for any medical reason as detailed under Sections 2 and 5;
 - (ii) obtain authorisation from AXA Assistance before arranging any repatriation which shall be the subject of a claim;
 - (iii) obtain prior approval of AXA Assistance before making any air ambulance or similar service arrangements which it is intended will be the subject of a claim.
4. Where the intended method of travel and/or route is unavailable, You must take suitable steps to travel by the most reasonable alternative method or route, and accept any alternative method of travel and/or route provided by Your travel agent, tour operator or carrier.
5. Alteration to the terms, conditions and exclusions of this Insurance are not valid unless confirmed in writing by Us or the Agent who issued the Policy.
6. Each person named on the proposal form shall be deemed to be insured as an individual and personally subject to the terms, conditions and exclusions of this Policy.
7. If any other insurance covers the same loss, damage or liability, this Insurance will not pay any amount covered by such insurance. This will not apply in the event of claims under Section 1 except as described by Condition 8.
8. If You claim under more than one Endsleigh Travel Insurance Policy, We shall not be liable for more than the highest limit of indemnity provided by any one Policy.
9. If You make any claim or statement knowing it to be false or fraudulent as regards amount or otherwise, then the Insurance contract shall become void and all right to claim shall be forfeited.
10. We will have the right to take over and conduct in Your name the defence or settlement or recovery of any claim, or to prosecute in Your name but for Our own benefit any claim. We shall also have full discretion in the conduct of any proceedings and in the settlement or recovery of any claim, and You must give Us all assistance as We may reasonably require. Upon payment of any claim under this Policy for total loss or damage to any property, the property concerned shall belong to Us except that You may reclaim it upon repayment to Us of the amount paid under the Policy.
11. Where You have returned Home or terminated the travel arrangements envisaged when Cover was arranged, You shall be entitled to a pro rata refund of premium for each full month of unexpired Cover. Cancellation of the Policy shall be effective from the date the Policy document is received by Us or the Agent who issued the Policy. Where a claim arises under the Cancellation and Curtailment Section, no refund of premium will be possible under any circumstances.
12. We and AXA Assistance reserve the right to repatriate You, if You are seriously sick or injured, to Your Home at any time, providing this is not contrary to medical advice. Your failure to comply with this Condition could result in immediate cancellation of Cover.
13. You shall reimburse Us within 1 month of the expiry of the Period of Insurance any expenses not covered by this Policy which are incurred on Your behalf.

14. If any difference shall arise as to the amount to be paid under this Policy, liability having been admitted, such difference can be referred to an Arbitrator to be appointed by the parties in accordance with any statutory provisions for the time being in force. Where any difference is by this General Condition to be referred to Arbitration the making of any award shall be a condition precedent to any right of action against Us.
15. If We are obliged by the law of any territory to make payment for which We would not otherwise be liable under this Policy, then You must repay such amounts to Us within 1 month of the expiry of the Period of Insurance.
16. Our liability to make any payment under this Policy will be conditional upon compliance of the terms and conditions of the Policy by You.

advice for your medical practitioner

Introduction to doctors and/or hospital administration

The bearer of this Endsleigh Insurance Policy is covered against Hospital and Medical Expenses up to the amounts insured as mentioned in the Schedule and the Policy.

The cover relates to expenses as a consequence of accidents occurring to the bearer during the Period of Insurance and/or unforeseen illnesses which arise during that period.

You are kindly requested to ask the bearer of the Policy to fill in the indemnification form and then to sign it yourself. Bills and indemnification forms may be forwarded to Endsleigh Claims Service, PO. Box 432, Cheltenham Spa, England. Please indicate on the bills in which way payment has to be made.

On behalf of the persons insured by this special insurance scheme We hereby thank you in anticipation of your co-operation

Wichtige Hinweise für den Arzt/die Krankenhausverwaltung

Dem Inhaber dieses Endsleigh – Zertifikates werden die Arzt-und Krankenhauskosten bis zu dem im seiner Versicherungsform angegebenen Höchstbetrag erstattet. Die Erstattung bezieht sich auf Kosten, die durch Unfall oder Krankheit während des im Büchlein angegebenen Zeitraums entstanden sind.

Sie sind freundlich gebeten den Inhaber der Versicherung die Indemnification-Form ausfüllen zu lassen und sie dann selbst zu unterschreiben.

Die Indemnification-Form ist vom Inhaber des Zertifikates auszufüllen. Rechnungen und Indemnification-Form sind an die studentische Organisation in Ihrem Land – wie im Büchlein angegeben – zu schicken. Für Länder nicht genannt in dieser Liste, schicken Sie bitte die Rechnungen an die folgende Adresse: Endsleigh Claims Service, PO. Box 432, Cheltenham Spa, England. Bitte geben Sie an in welcher Form Sie die Regulierung der Rechnung wünschen.

Im Namen der Personen die dieser Einrichtung angeschlossen sind danken wir Ihnen für Ihre Mithilfe.

Indications pour les médecins et/ou pour les hôpitaux

Le Titulaire d'un certificat Endsleigh est couvert pour les dépenses consécutives à des accidents arrivés au titulaire pendant la période couverte par l'assurance et/ou les maladies survenues pendant cette période.

Nous vous serions reconnaissants de demander au Titulaire du certificat de remplir la demande de remboursement (Indemnification form) et puis placer là votre signature.

Les factures et la demande de remboursement peuvent être envoyées au Bureau de voyages universitaires de votre pays ainsi qu'il est indiqué dans ce livret. Pour pays qui ne sont pas appelés dans cette liste, veuillez envoyer vos factures à Endsleigh Claims Service, PO. Box 432, Cheltenham Spa, Angleterre, Pays-Bas. Veuillez préciser sur les factures comment le paiement doit être effectué.

Au nom des gens qui ont souscrit cette assurance, qui leur est spécialement réservée, nous vous remercions d'avance de votre coopération.

Instrucciones para los Doctores y/o las Administraciones de Hospitales

El titulado de este certificado Endsleigh esta cubierto de gastos médicos y de hospital hasta las cantidades aseguradas según el documento de aplicación del Titulado.

La cobertura corresponde a gastos como consecuencia de accidentes ocurridos al Titulado durante el periodo de validez del Seguro y/o enfermedades imprevistas que comiencen durante este periodo.

Rogamos a Vds., por favor, solicitar del poseedor del Seguro que cumplimente el Formulario de indemnización; entonces firmarlo Vd. también.

Las facturas y Formulario de Indemnización deben ser enviados a las Organizaciones u Oficinas de Viajes de Estudiantes del país, cuyas direcciones figuran en este folleto, o a la Administración de Endsleigh Claims Service, PO. Box 432, Cheltenham Spa, Inglaterra. Rogamos también que indiquen en las facturas la forma en que debe hacerse el pago de las mismas.

En nombre de la Administración de este Seguro Especial y del propio poseedor del Certificado SIS, les agradecemos de antemano sus atenciones y colaboración.

THE ENDSLEIGH GROUP OF COMPANIES ("ENDSLEIGH, We, Us") PRIVACY POLICY

It is Endsleigh's policy to take all necessary steps to ensure that your personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 ("the Act").

We hold personal data relating to you in connection with insurance products and services you have asked Us to provide. Except to the extent We are required or permitted by law, personal data provided to or obtained by Us will be used for the purposes of providing you with the products and services you have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties who have products and services that We think may be of interest to you. In the process of gathering your details We may collect sensitive information such as about your health or in relation to motoring offences. If you purchase products or services from Us, you will have given Us your consent to use this personal data as detailed in this Privacy Policy. We may wish to contact you from time to time by telephone, e-mail or post about other products and services that may be of interest to you. If at any time you do not wish to receive this information then please write to Endsleigh's Group Data Protection Officer at: Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham Spa, Glos GL51 4UE. Under the Act, as a data subject, you are granted certain rights. If you would like to know what information We hold about you you can write to Us as above. We may charge you a statutory administration fee to comply with your request.

Should You have any other queries in connection with data protection then please contact Endsleigh's Group Data Protection Officer as above.