



about our insurance services

Drakefield Insurance Services Limited

West Wing
6 Miles Gray Road
Basildon
Essex
SS14 3HJ

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We offer products from AXA Insurance plc

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for travel insurance. 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.

4. What will you have to pay us for this service?

- A fee of £3.50 applies to customers buying online who request a printed policy and certificate.
- No fee.

You will receive a quotation which will tell you about any fees relating to any particular insurance.

5. Who regulates us?

Drakefield Insurance Services Limited, West Wing, 6 Miles Gray Road, Basildon, Essex, SS14 3HJ is authorised and regulated by the Financial Services Authority. Our FSA Register number is 312317.

Our permitted business is insurance mediation services.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Write to Operations Manager, Drakefield Insurance Services Limited, West Wing,
6 Miles Gray Road, Basildon, Essex, SS14 3HJ

...by phone Telephone +44 (0) 845 092 0599

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Drakefield Insurance Services Limited are members of the Financial Services Scheme (FSCS). If we are unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim.

Cover for the claim or policy is provided at 90%. Further information can be obtained from www.FSCS.org.uk

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Travel Insurance Policy Summary Annual Multi Trip Cover

This is a summary of your travel insurance policy which is underwritten by AXA Insurance UK plc. It does not contain the full terms and conditions of cover but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. Full details are in the policy wording. A specimen policy wording is available to download from our website, or on request, and will be sent to you automatically if you choose to take out a policy. It is important that you read the policy wording carefully when you receive it.

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 annual multi trips up to a maximum of 45 days per trip. Your validation certificate will show your selected cover. Some winter sports and/or other hazardous sports and activities may also be included - your validation certificate will show if you've selected these options.

Business, golf and wedding/civil partnership cover may also be included - your validation certificate will show if you've selected these options.

Conditions

- It is essential that you refer to the important conditions relating to health section on page 10 in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- 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 further details.

Significant or unusual exclusions and limitations

Please refer to 'What is not covered' under each section of the policy wording for further details

Section A - Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- 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.

Section B - Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
- Medication which prior to departure is known to be required.

Section C - Hospital benefit

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

Section E - Baggage, baggage delay & passport

- Valuables or your passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Business goods, samples or tools used in connection with your occupation.
- Baggage contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Contact or corneal lenses, hearing aids, dental or medical fittings, mobile telephones, smart phones, ski equipment and other items are excluded - please refer to your policy wording for the full list.
- Baggage left unattended in a place to which the general public has access.

Policy excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased is shown in the schedule of benefits overleaf and on page 2 of your policy wording.

General exclusions and limitations

- Activities and practices shown in paragraphs 5, 6 and 7 of the General Exclusions applicable to all sections of the policy wording are excluded unless shown on your validation certificate.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and the use of drugs.
- Annual Multi trip cover is not available to anyone aged over 65 years.
- Unlawful actions and any subsequent legal proceedings brought against you.
- A trip, voyage or holiday primarily on a cruise liner or chartered crewed vessel is excluded unless shown in your validation certificate.
- War risks, civil commotion, terrorism, (except under section B - Emergency medical and other expenses, Section C - Hospital benefit and Section D - Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs and radioactive contamination.

Duration of the policy

This will be from the start date of the policy stated on the validation certificate and continues for 12 months from that date. This is an annually renewable policy.

Section F - Personal money and documents

- Personal money and documents left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agent's conditions.

Section G - Personal liability

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

Section H - Delayed departure

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is the later.

Section I - Holiday Abandonment

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is the later.

Section J - Missed departure

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is the later.

Section P - Overseas legal expenses and assistance

- Claims against a carrier, travel agent, tour operator, us, Drakefield Travel Insurance Services, Healix Group or someone you were travelling with.

Section Q1 to Q5 - Wintersports cover (optional cover on payment of an additional premium)

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Ski equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

Section R1 to R3 - Business cover (optional cover on payment of an additional premium)

- Any loss or damage arising from manual work.
- Business equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is a locked boot or covered from view in a locked car.
- Business equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

Section S1 to S3 – Golf cover (optional cover on payment of an additional premium)

- Golf equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Golf equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

Section T – Wedding/Civil Partnership cover (optional cover on payment of an additional premium)

- Valuables or your passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Baggage contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Baggage left unattended in a place to which the general public has access.

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 or is intended to be made and no incident likely to give rise to a claim has occurred. If you cancel after the first 14 days of receipt of the policy documents then no premium refund will be made. See General conditions applicable to the whole policy on page 9 of your policy wording for more details.

Making a claim

For all claims except Legal Expenses call us on 0844 482 0802. For Legal Expenses claims call 07976 265211. Notification of any claim must be within 31 days of the event which gives rise to a claim.

Complaints

Any complaint you have should in the first instance be addressed to the claims office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to: Head of Customer Care, AXA Insurance, Customer Care Team, 7th Floor, Civic Drive, Ipswich IP1 2AN or email: customercare@axa-insurance.co.uk Complaints can subsequently be referred to the Financial Ombudsman Service. Full details can be found on page 38 of your policy wording.

Financial Services Compensation Scheme

AXA Insurance is 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).

Significant Features and Benefits

The table below shows the maximum benefits you can claim for each insured person. Some sections are optional - please refer to your validation certificate for your cover levels chosen.

Schedule of benefits, limits and excesses				
Section	Description	Policy Wording Page No	Limit of Cover per Insured Person	Excess per Insured Person
A	Cancellation or Curtailment	(Page 17)	Up to £5,000	£100 (£25 loss of deposit)
B	Emergency Medical Expenses and other expenses including emergency assistance services	(Page 19)	Up to £10,000,000	£100
C	Hospital Benefit	(Page 20)	£15 per day up to £600	N/A
D	Personal Accident Loss of limbs or sight Permanent Total Disablement Death benefit Death benefit All benefits	(Page 20)	Max. Benefit £25,000 £25,000 (aged under 66) £25,000 (aged under 66) £5,000 (aged 18 to 65) £2,500 (under 18/over 65) £2,500 (aged 66 and over)	N/A
E	Baggage, Baggage Delay and Passport Single Item Limit Valuables Limit in total Relacement Passport Delayed Baggage	(Page 21)	Up to £1,500 £250 £250 Up to £250 Up to £150 (£50 per day)	£100 N/A
F	Personal Money and Documents Cash Limit Cash Limit (aged under 18) Documents Limit	(Page 22)	Up to £500 £300 £50 £300	£100
G	Personal Liability	(Page 23)	Up to £2,000,000	£250
H	Delayed Departure	(Page 24)	£20 per 12 hour period Up to £300	N/A

I	Holiday Abandonment	(Page 24)	Up to £3,000	£100
J	Missed Departure	(Page 25)	Up to £1,000	£100
K	Catastrophe	(Page 26)	Up to £1,000	£100
L	Mugging Benefit	(Page 26)	£40 per day up to £400	N/A
M	Withdrawal of Services	(Page 26)	£50 per day up to £500	N/A
N	Kennel/Cattery Fees Cover	(Page 27)	£20 per day up to £100	N/A
O	Third Party Supplier Insolvency	(Page 27)	Up to £2,000	£100
P	Overseas Legal Expenses and Assistance	(Page 27)	Up to £25,000	£250

Section	Description		Limit of Cover per Insured Person	Excess per Insured Person
	Wintersports cover available upon payment of an additional premium and shown on your validation certificate			
Q1	Ski Equipment Owned Hired Single Item Limit (Page 28)		Up to £1,000 Up to £500 £250	£100
Q2	Ski Equipment Hire (Page 29)		£20 per day up to £200	N/A
Q3	Ski Pack (Page 30)		£50 per day up to £300	N/A
Q4	Piste Closure (Page 30)		£20 per day up to £300	N/A
Q5	Delay Due to Avalanche (Page 31)		Up to £300	£100

Section	Business cover available upon payment of an additional premium and shown on your validation certificate		Limit of Cover per Insured Person	Excess per Insured Person
R1	Business Equipment Single Item Limit Computer Equipment Single Item Limit Samples Limit Delayed Business Equipment Emergency Courier of Essential Business Equipment (Page 31)		Up to £2,000 £750 £1,500 £500 £100 per day up to £300 Up to £500	£100 N/A
R2	Business Equipment Hire (Page 32)		£150 per day up to £750	N/A
R3	Business Money Cash Limit (Page 33)		Up to £1,000 £500	£100

Section	Golf Cover available upon payment of an additional premium and shown on your validation certificate		Limit of Cover per Insured Person	Excess per Insured Person
S1	Golf Equipment Single Item Limit (Page 34)		Up to £1,000 £500	£100
S2	Golf Equipment Hire (Page 35)		£30 per day up to £300	N/A
S3	Non Refundable Golfing Fees (Page 36)		£75 per day up to £300	N/A

Section	Wedding/Civil Partnership cover available upon payment of an additional premium and shown on your validation certificate		Limit of Cover per Insured Person	Excess per Insured Person
T	Wedding/Civil Partnership Single Item Limit (Page 36)		Up to £1,000 £500	£100

Full details of policy cover can be found in the policy booklet.

Section – Travel Disruption Extension *(only operative if indicated in the validation certificate and appropriate premium paid)*

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

Extended Cancellation or Curtailment charges cover

What is covered

Section **A** – Cancellation or curtailment charges is extended to include the following cover.

We will pay **You** up to **£1,000** for any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which **You** have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

- a) **You** were not able to travel and use **Your** booked accommodation or
- b) the **Trip** was **Curtailed** before completion

as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **You** are travelling issuing a directive:

1. prohibiting all travel or all but essential travel to or
2. recommending evacuation from

the country or specific area or event to which **You** were travelling, providing the directive came into force after **You** purchased this insurance or booked the **Trip** (whichever is the later), or in the case of **Curtailment** after **You** had left the **United Kingdom** to commence the **Trip**.

Extended Delayed Departure cover

What is covered

Section **H** – Delayed departure is extended to include the following cover.

We will pay **You** one of the following amounts:

1. If the scheduled **Public Transport** on which **You** are booked to travel is cancelled or delayed, leading to **Your** departure being delayed for more than 12 hours at the departure point of any connecting **Public Transport** in the **United Kingdom** or to **Your** overseas destination or on the return journey to **Your Home** **We** will pay **You**
 - a) **£20** for the first completed 12 hours delay and **£10** for each full 12 hours delay after that, up to a maximum of **£100** *(which is meant to help **You** pay for telephone calls made and meals and refreshments purchased during the delay)* provided **You** eventually continue the **Trip**.
2. **We** will pay **You** up to **£1,000** for either:
 - a) any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which **You** have paid or are contracted to pay because **You** were not able to travel and use **Your** booked accommodation as a result of:
 - i) the scheduled **Public transport** on which **You** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 12 hours or
 - ii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and **You** choose to cancel **Your Trip** because the alternative transport to **Your** overseas destination offered by the **Public Transport** operator was not reasonable or
 - b) suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination and/or in returning to the **United Kingdom** as a result of:

- i) the **Public Transport** on which **You** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
- ii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours

and **You** choose to make other travel arrangements for **Your Trip** because the alternative transport offered by the scheduled **Public Transport** operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on **Your** ticket(s) together with any compensation from the **Public Transport** operator.

You can only claim under subsections 1. or 2. for the same event, not both.

If the same costs, charges or expenses are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Extended Missed Departure cover

What is covered

Section J – Missed departure cover is extended to include the following cover.

- a) **We** will pay **you** up to **£500** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to the **United Kingdom** if **You** fail to arrive at the departure point in time to board any onward connecting **Public Transport** on which **You** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **Your Home**

as a result of:

1. the failure of other scheduled **Public Transport** or
2. strike, industrial action or adverse weather conditions or
3. **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

If the same expenses are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Accommodation Cover

What is covered

We will pay **you** up to **£1,000** for either:

1. any irrecoverable unused accommodation costs (and other pre-paid charges) which **You** have paid or are contracted to pay because **You** were not able to travel and use **Your** booked accommodation or
2. reasonable additional accommodation and transport costs incurred:
 - a) up to the standard of **Your** original booking, if **You** need to move to other accommodation on arrival or at any other time during the **Trip** because **You** cannot use **Your** booked accommodation or
 - b) with the prior authorisation of the Emergency Assistance Service to repatriate **You** to **Your Home** if it becomes necessary to **Curtail** the **Trip**

as a result of, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **Your** accommodation or resort.

You can only claim under one of subsections 1. or 2. of What is covered for the same event, not both.

If the same costs and charges are also covered under any other section of this policy **You** can only claim for these under one section for the same event.

Special conditions relating to claims (applicable to all extended sections of cover)

1. If **You** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **You** find out it is necessary to cancel the **Trip**, the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get (at **Your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **You** could not use **Your** accommodation and the reason for this.
3. **For Curtailment claims only:** **You** must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for **You** to return **Home** and before any arrangements are made for **Your** repatriation.
4. **You** must check in, according to the itinerary supplied to **You** unless **Your** tour operator or airline has requested **You** not to travel to the airport.
5. **You** must get (at **Your** own expense) written confirmation from the scheduled **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the scheduled **Public Transport** operator and seek financial compensation, assistance or a refund of **Your** ticket from them, in accordance with the terms and/or (where applicable) **Your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
7. **You** must get (at **Your** own expense) written confirmation from the scheduled **Public Transport** operator/accommodation provider that reimbursement will not be provided.

What is not covered (applicable to all extended sections of cover)

1. The first £50 of each and every claim, per incident claimed for, under this section by each **Insured Person** (except claims under subsection 1. a) of What is covered under the Extended delayed departure cover above)
2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
6. Claims arising directly or indirectly from:
 - a) Strike, industrial action, cancellation of **Public Transport** or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **You** were travelling, existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip**.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **You** are travelling.
 - c) 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 or their handling agents.

6. 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.
7. 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.
8. Any accommodation costs, charges and expenses where the **Public Transport** operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which **You** would have expected to pay during **Your Trip**.
10. Claims arising within 7days of the date **You** purchased this insurance or the time of booking any **Trip**, whichever is the later.
11. Anything mentioned in the general exclusions applicable to all sections of the policy.

Claims evidence

We will require (at **Your** own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which **You** are travelling.
- Booking confirmation together with a cancellation invoice from **Your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **Curtailement** claims, written details from **Your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **Trip**.
- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **Your** check in times.
- Written confirmation from the scheduled **Public Transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **You** could not use **Your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **Your** claim under this section that **We** may ask **You** for.

**To make a claim under this section please call:
Emergency Assistance on + 44 2920 468798 for Curtailement and/or repatriation claims only
Drakefield Claims 0844 482 0802 for all other claims**