



## ANNUAL TRAVEL INSURANCE

For real peace of mind on your travels

AXA PPP healthcare provides you with the perfect travel companion

April 2009



PPP HEALTHCARE

# Choose AXA PPP healthcare's Annual Travel Insurance... ...for all the best reasons

We all know that the vast majority of holidays and trips abroad go without a hitch. However, accidents and unforeseen events can and do happen. That's when our 65+ years of specialist medical insurance expertise springs into action – reassuring when you consider that in our experience over half of all travel claims are medical related.

## **Cost effective, convenient and renewable**

An annual policy is extremely cost effective when taking two or more trips abroad each year. It's a great solution for year round peace of mind, allowing you to travel on the spur of the moment without having to worry about organising travel insurance. As an added bonus, it is automatically renewed each year (with your consent) so you have one less thing to remember.

## **No medical history required on joining – cover up to 85**

There is no complicated application process and you will not need to provide any medical history to join – simply call **0800 731 49 64** for instant cover. Our Annual Travel Insurance is available for you to purchase up to the age of 85, with renewal offered each year thereafter.

## **Pre-existing conditions covered**

We do not exclude cover for conditions you already have on joining, or for the lifetime of the policy – you are simply required to be medically fit to travel each time you go abroad (exclusions apply for psychiatric illness).

## **Choice of destination**

To help you get the right policy to suit your needs, we offer you a choice of European or Worldwide cover. Your policy also covers you in the UK when two or more nights pre-booked accommodation has been arranged.

## **Ski cover automatically covered**

If you regularly partake in winter sports, cover for on-piste skiing/snowboarding – including cash benefits for lift closure and loss of lift pass, is included automatically as standard on all three levels of cover, without having to pay extra.

## **Business travel included**

Comprehensive and Luxury Worldwide cover includes your business trips abroad in addition to your leisure breaks away – offering you generous levels of cover such as medical expenses, loss or damage to your personal possessions and delayed baggage.

## **Around-the-clock International Emergency Medical Assistance**

Cover includes access to our 24 hour International Emergency Medical Assistance Service, providing emergency rescue or repatriation, if medically necessary, 365 days a year.

## **Adventure Sports optional upgrade**

For the more adventurous types, you have the option of upgrading your cover to include sports such as off-piste skiing/snowboarding, pot-holing and bungee jumping.

## **Extended Trip optional upgrade**

If you choose Luxury Worldwide Cover and you are taking a long extended trip abroad, you can have the option of upgrading your cover to extend the maximum length of any one trip overseas from 95 days to 183 days.

## **24 hour Travel Information Line and Travel Team**

You'll have access to our expert 24 hour Travel Information Line for help on travel related topics, from currencies and health risks, to vaccines and visas, in addition to our dedicated Travel Team.

For instant cover or further details call on **0800 731 49 64**  
(Mon–Fri: 8am–8pm, Sat 9am–5pm)

Please note calls may be recorded in case of a subsequent query.

# It's easy to apply

## 1. Choose your level of cover and check your price

Decide which level of cover suits you best using the benefit tables, not forgetting to read the main exclusions and limitations. Using the table below, you can see exactly how much your policy will cost and we welcome applications up to the age of 85.

### Annual Travel Insurance premiums

Annual Premiums		Standard European cover		Comprehensive Worldwide cover		Luxury Worldwide cover		Luxury Extended Trip Worldwide cover	
Group	Age band		Adventure Sports upgrade		Adventure Sports upgrade		Adventure Sports upgrade		Adventure Sports upgrade
Single Adult	18 - 59	£105.70	£37.60	£130.70	£37.60	£175.10	£37.60	£262.70	£37.60
	60 - 64	£152.90	£37.60	£186.20	£37.60	£257.00	£37.60	£385.60	£37.60
	65 - 69	£168.20	£37.60	£204.80	£37.60	£282.70	£37.60	£424.10	£37.60
	70 - 79	£232.50	£37.60	£292.60	£37.60	£389.40	£37.60	£584.00	£37.60
	80+	£313.80	£37.60	£438.00	£37.60	£584.30	£37.60	£876.40	£37.60
Married and Single parents*	18 - 59	£152.90	£68.70	£206.10	£68.70	£255.60	£68.70	£383.60	£68.70
	60 - 64	£221.60	£68.70	£297.80	£68.70	£370.90	£68.70	£556.30	£68.70
	65 - 69	£243.70	£68.70	£327.60	£68.70	£407.90	£68.70	£611.90	£68.70
	70 - 79	£335.50	£68.70	£452.60	£68.70	£562.30	£68.70	£843.40	£68.70
	80+	£503.80	£68.70	£678.60	£68.70	£843.60	£68.70	£1,265.50	£68.70
Family*	18 - 59	£169.10	£102.80	£220.90	£102.80	£283.00	£102.80	£424.50	£102.80
	60 - 64	£245.30	£102.80	£319.10	£102.80	£410.10	£102.80	£615.10	£102.80
	65 - 69	£269.80	£102.80	£351.00	£102.80	£451.00	£102.80	£676.50	£102.80
	70 - 79	£371.20	£102.80	£484.30	£102.80	£622.50	£102.80	£933.90	£102.80
	80+	£557.50	£102.80	£726.50	£102.80	£933.60	£102.80	£1,400.40	£102.80

Premiums are valid until 30 September 2009. All prices include insurance premium tax at 17.5%. Please note there may be a couple of pence difference when the Adventure Sports upgrade is added.

AXA PPP healthcare's Annual Travel Insurance and benefits are subject to terms and conditions which are detailed in the membership handbook that is issued at time of purchase and is available online or by request.

\*Under family and single parent cover, children are covered up to the age of 18 years for Standard European cover, and up to the age of 21 years (or 23 years if in full time education) for Comprehensive Worldwide and Luxury Worldwide cover.

## 2. Apply

Please make sure that you have read all the information concerning your choice of policy within this brochure before you apply. If you require any further information please call our Travel Team on **0800 731 49 64** (lines are open 8am – 8pm Monday to Friday, 9am – 5pm Saturdays).

### Post

Please complete the enclosed application form, tear off, seal and return to us – no stamp required.

### Phone

For instant cover, call us on **0800 731 49 64**.

Lines are open 8am – 8pm Monday to Friday and 9am – 5pm Saturdays.

*Please note calls may be recorded in case of subsequent query.*

### Email

You can email us for further information at **travel@axa-ppp.co.uk**

# Annual Travel Insurance

The table below provides a summary of Annual Travel Insurance from AXA PPP healthcare, highlighting the three different policies that we offer. For full terms and conditions please refer to the membership handbook which is available online or by request.

Annual Travel Insurance benefits			
Medical benefits	Standard European Cover	Comprehensive Worldwide Cover	Luxury Worldwide Cover
1. Medical and additional expenses*	£2,000,000	£5,000,000	£10,000,000
2. Repatriation of mortal remains to the UK. Up to £2,000 for local burial and cremation	Covered	Covered	Covered
3. Emergency repatriation and evacuation due to illness, injury or death	Covered	Covered	Covered
Travel benefits			
4. Personal accident For loss of limbs, sight or death caused solely by an external accident	£15,000	£30,000	£30,000
5. Delayed departure	£25 for every 12 hours up to a maximum of £100	£50 for every 12 hours up to a maximum of £200	£75 for every 12 hours up to a maximum of £300
6. Cancellation or loss of deposit arising due to illness, bereavement, injury, jury service or quarantine*	£3,000	£5,000	£7,500
7. Missed departure Additional costs to reach destination if due to bad weather, strike or mechanical breakdown*	£500	£1,000	£2,000
8. Curtailment due to illness, injury or death*	£3,000	£5,000	£7,500
Personal possessions			
9. Loss or damage to baggage/personal effects*	Up to £250 for a single item up to an overall maximum of £1,500	Up to £350 for a single item up to an overall maximum of £1,500	Up to £500 for a single item up to an overall maximum of £2,500
10. Personal money/travellers cheques if lost or stolen*	Up to £150 for cash up to an overall maximum of £400	Up to £250 for cash up to an overall maximum of £500	Up to £350 for cash up to an overall maximum of £600
11. Loss of passport. To assist in recovery or replacement costs*	£250	£250	£350
Personal risks			
12. Personal liability. Indemnity against legal liability to the public for accidental injury or damage to persons/property	£1,000,000	£2,000,000	£2,000,000
13. Legal expenses. Costs to pursue legal actions as a result of illness, injury or death, if advised within 90 days	£15,000	£25,000	£35,000

For instant cover or further details call on **0800 731 49 64**  
(Mon–Fri: 8am–8pm, Sat 9am–5pm)

Please note calls may be recorded in case of a subsequent query.

<b>Additional benefits – Winter Sports</b> (Off-piste winter covered with the Adventure Sports upgrade)	
14. Piste closure following avalanche, lack of snow or non-function of resort ski lifts in which the insured member is unable to ski*	Up to £20 per 24 hour period
15. Additional travel accommodation incurred as a direct result of an avalanche delaying your outbound or return journey*	Up to £100 per trip
16. Replacement ski hire to cover the cost resulting from the accidental loss or damage to your own skis*	Up to £200
17. Ski pass replacement if your ski pass is lost or stolen, we will refund the value of the unused portion*	Up to £500

**Please note:** Benefits marked with an asterisk(\*) are subject to an excess so you will have to pay the first £50 per claim per person. Benefit 1 is subject to a £50 excess unless a European Health Insurance Card is used to reduce costs.

## What is ...

**Standard European Cover** – Standard European Cover offers you annual cover for medical and general travel risks whilst travelling in Europe. The maximum period of time that may be spent overseas in the insured period is 65 days. The maximum length of any one overseas journey is 25 days. The cover includes up to 17 days spent away in a winter sports resort within the insured period.

**Comprehensive Worldwide Cover** – Comprehensive Worldwide Cover offers you comprehensive annual cover for medical and general travel risks whilst travelling worldwide for business or pleasure. The maximum period of time that may be spent overseas in the insured period is 183 days. The maximum length of any one overseas journey is 65 days. The cover includes up to 17 days spent away in a winter sports resort within the insured period.

**Luxury Worldwide Cover** – Luxury Worldwide Cover offers you comprehensive annual cover for medical and general travel risks whilst travelling worldwide for business or pleasure. The maximum period of time that may be spent overseas in the insured period is 183 days. The maximum length of any one overseas journey is 95 days. The cover includes up to 21 days spent away in a winter sports resort within the insured period.

**What is Extended Trip upgrade?** – On the payment of an additional premium you can upgrade your Luxury Worldwide Cover to provide cover for overseas journeys lasting longer than the maximum trip length allowed by the policy. This upgrade will extend the maximum length of any one overseas journey to 183 days.

**Adventure Sports upgrade** – The Adventure Sports upgrade allows you, at additional cost, to cover the more adventurous sports such as scuba diving up to 30 metres, bungee jumping and off-piste skiing/snowboarding. We recommend you check with us before travelling if there is a specific activity you require cover for – please call our Travel Team on **0800 731 49 64** or check the sports activities that are included in cover, please refer to the membership handbook which is available by request.

## **What are the main exclusions and limitations of Annual Travel Insurance?**

### **What are the main exclusions and limitations of cover?**

For more information please refer to pages 14 to 34 within the Membership Agreement.

Claims under section 1 – Medical benefit and section 4 – Curtailment in the membership handbook:

- There is no cover under section 1 – Medical benefit and section 4 – Curtailment if the insured member is not medically fit to travel. If the insured member is terminally ill (by which we mean has a life expectancy of below one year at the start of the overseas journey) we will not pay claims under section 1 – Medical benefit and section 4 – Curtailment caused directly or indirectly by that terminal illness.
- Claims arising from an insured member's failure to exercise all reasonable care to prevent accident, injury, illness, loss or damage.
- Sports activities listed as being excluded in the membership handbook.
- Participation in sports activities as a professional.
- War and terrorist risks and travel against Foreign and Commonwealth Office advice.
- Travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- Charges where you travel outside the United Kingdom to obtain treatment (whether or not that is the only reason) or travel against medical advice (including the published advice of the Chief Medical Officer of the Department of Health of England).
- Any loss or expense which is in anyway connected with an insured member's psychiatric illness.
- Standard Travel Plan only – cover for dependants when travelling independently of the policyholder.
- Standard Travel Plan only – cover for business travel.

Where we do not pay the first amount of any claim it cannot be claimed against any other insurance policy which the insured member may have with AXA PPP healthcare.

**For instant cover or further details call on 0800 731 49 64**  
(Mon–Fri: 8am–8pm, Sat 9am–5pm)

Please note calls may be recorded in case of a subsequent query.

As detailed in the 'Main exclusions and limitations' section of this policy summary there is no cover for claims under section 1 – Medical benefit and section 4 – Curtailment in the membership handbook:

If the insured member is terminally ill (by which we mean has a life expectancy of below one year at the start of the overseas journey) we will not pay claims under section 1 – Medical benefit and section 4 – Curtailment caused directly or indirectly by that terminal illness.

Further details can be found in section 1.11 'Fitness to Travel' in the membership handbook.

### **How long will my cover last?**

This travel policy will be arranged for a year, subject to the time limits referred to in the 'General conditions' section in the membership handbook.

### **What do I do if I want to make a claim?**

If you need to make a claim simply call our Travel Claims helpline on 0845 602 03 03.

Full details of how to make a claim are included in the membership handbook.

### **How do I complain?**

We aim to provide you with the highest possible standards of service but accept there may be occasions when you feel that things have gone wrong for you and you are unhappy with us. If you have a complaint about any matter please contact us and we will do our best to address your concerns. Your feedback is vital to helping us improve. Further details on how to complain can be found in the 'What should I do if I have reason to complain' section of the membership handbook. If you are dissatisfied with the outcome of our investigation, you can ask the Financial Ombudsman Service to consider your complaint.

### **If you have a claim against AXA PPP healthcare**

In the unlikely event that AXA PPP healthcare becomes insolvent and is unable to pay the benefits under your policy, you are protected by the Financial Services Compensation Scheme (the FSCS).

The first £2,000 of any claim is protected in full. For amounts above this the FSCS will ensure that policyholders are compensated to 90% of the value that their policy would have paid.

Further information about the operation of the scheme is available on the FSCS website: [www.fscs.org.uk](http://www.fscs.org.uk).

## What if I change my mind?

You have a 14 day cancellation period. During this period you have the right to cancel your policy and have your premium returned in line with the terms for cancellation at renewal, as detailed in the 'Introduction, cover and eligibility' section of your membership handbook. The cancellation period begins on the day your contract is agreed or on the day you received your full policy terms, if this is later, and will also apply from each renewal date.

If this policy has been purchased by your employer then only your employer is entitled to cancel the policy.

If your Annual Travel Insurance is automatically included as part of your AXA PPP healthcare private medical insurance, then the details of your cancellation period are shown in the 'Additional information' section of your private medical insurance membership handbook.

For instant cover or further details call on **0800 731 49 64**  
(Mon–Fri: 8am–8pm, Sat 9am–5pm)

Please note calls may be recorded in case of a subsequent query.

# AXA PPP healthcare's Annual Travel Insurance application form

Please complete the application details in capitals and in black ink. Please read the notes overleaf before completing this form.  
On completion of this form please return it to AXA PPP healthcare at the address shown.

## Personal details

AXA PPP healthcare membership no:

Surname (Mr/Mrs/Miss):

Full forename(s):

Address:

Date of birth:

Postcode:

Email address:

Tel. no. (Home):  (Office):

Family members to be covered:

1. Name:

Relationship to you:

Date of birth:

2. Name:

Relationship to you:

Date of birth:

3. Name:

Relationship to you:

Date of birth:

4. Name:

Relationship to you:

Date of birth:

## Cover required (Please tick)

Standard European Cover  Comprehensive Worldwide Cover

Luxury Worldwide Cover

## Options

Please add the Adventure Sports upgrade to my Annual Travel Insurance.  
(Please note, the Adventure Sports upgrade must apply to all family members included on your policy).

Please add the Extended Trip upgrade to my Annual Travel Insurance.  
(Please note, the Extended Trip upgrade must apply to all family members included on your policy).

**Actual cover will commence from the date that we receive your application form**

## Payment details

I wish to pay my AXA PPP healthcare Annual Travel Insurance annual premium by the following method: (Please tick where appropriate)

New authorisation

Direct Debit (below)  Credit Card (below)

Cheque (please ensure a cheque for the correct annual amount payable to AXA PPP healthcare is enclosed)

**Please note that the following should be completed by the Group Secretary and returned with the application form:**

AXA PPP healthcare group no. \_\_\_\_\_

AXA PPP healthcare membership no. \_\_\_\_\_  
if the company will be paying the premiums for AXA PPP healthcare Annual Travel Insurance for the member of staff/ and his/her family members.\*\*

I declare that the staff member is/will be eligible for inclusion in the group agreement for AXA PPP healthcare Annual Travel Insurance being a member of my company's group arrangement of AXA PPP healthcare medical insurance.

Signature of Group Secretary \_\_\_\_\_ Date \_\_\_\_\_  
\*\*delete as appropriate

** Declaration:** I declare that to the best of my knowledge and belief, the statements on this application form are full, true and correct; that I shall read the AXA PPP healthcare Annual Travel Insurance terms when received and that I agree to be bound by them unless I shall notify AXA PPP healthcare of my wish to cancel the policy within 14 days of receipt of my membership documents.

Signature  Date

Please note: You are advised to keep a record of all information supplied in connection with this application, including any letters you send to us in connection with it. If you would like a copy of this application form please let us know within three months.

**Data Protection Act** – you will see this sign where we ask you to give personal information. To set up and administer your policy, AXA PPP healthcare limited will hold and use information about you and any family members covered by your policy, supplied by you, those family members, medical providers or your employer. We may send it in confidence for processing by other companies and intermediaries, including those located outside the European Economic Area. By signing this form and any family members covered by you, you consent to such uses of this personal data. We may also disclose information about anyone covered by your policy when there is a legal requirement for us to do so or in circumstances when it would help us to prevent fraud or improper claims. We may also share some of your details with other AXA Group companies or other carefully selected AXA PPP healthcare limited may contact you with details of its other products and services. If you do not wish us to do this please tick the box, otherwise we will assume that you are happy for us to contact you electronically, if appropriate. If you do not wish us to do this please tick the box, otherwise we will assume that you are happy for us to contact you by post, telephone, or electronically. If you do not wish us to do this please tick the box, otherwise we will assume that you are happy for us to contact you by post, telephone, or electronically.

AXA PPP healthcare membership no. \_\_\_\_\_  
if the company will be paying the premiums for AXA PPP healthcare Annual Travel Insurance for the member of staff/ and his/her family members.\*\*

I declare that the staff member is/will be eligible for inclusion in the group agreement for AXA PPP healthcare Annual Travel Insurance being a member of my company's group arrangement of AXA PPP healthcare medical insurance.

On credit account only. If appropriate, if you do not wish us to do this please tick the box. Otherwise we will assume that, for the time being, you are happy for us to contact you.

### Credit Card Authorisation Form

To: AXA PPP healthcare. I authorise you, until further notice in writing, to charge to my Mastercard/Visa account unspecified amounts in respect of premiums for my AXA PPP healthcare subscriptions as and when these become due, until this instruction is countermanded by my giving notice in writing to AXA PPP healthcare.

**Credit Card Number**  
Please insert your appropriate Credit Card Number.

  Please tick   Please tick

Please use block capitals  
Surname Mr/Mrs/Miss (as on credit card): \_\_\_\_\_  
Forenames (as on credit card): \_\_\_\_\_  
Address: \_\_\_\_\_  
Postcode: \_\_\_\_\_  
Telephone number: \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_

AXA PPP healthcare membership no. \_\_\_\_\_  
Service User Number

# Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the whole form (including the official use box if appropriate) using a ball point pen and send to:  
AXA PPP healthcare limited, Phillips House, Crescent Road, Tunbridge Wells, Kent TN11 2PL.

9	9	1	3	3	3
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Service User Number

Name and full postal address of your Bank/Building Society.

To: The Manager Address _____ _____ _____	Bank / Building Society _____ _____ _____
_____	Postcode _____

For AXA PPP healthcare limited Official Use Only This is not part of the instruction to your Bank or Building Society. <b>Please complete this box if you are paying on behalf of the policyholder.</b> Name and Address of Account holder: _____ _____ _____	Telephone Number: _____ Policyholder's Name: _____
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Name(s) of account holder(s)  
\_\_\_\_\_

Bank/Building Society account number  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Branch Sort Code  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Reference Number  
(Your Annual Travel Insurance Membership Number to be completed by AXA PPP healthcare)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Banks and Building Societies may not accept Direct Debit Instructions for some types of accounts

Signature _____	Date _____
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MOISTEN HERE

MOISTEN HERE

Please tear off and retain this guarantee



#### **The Direct Debit Guarantee**

- This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, AXA PPP healthcare will notify you 14 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by AXA PPP healthcare or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us.

## Please read these notes carefully before completing the application form.



You can pay your AXA PPP healthcare Annual Travel Insurance premium by Direct Debit or credit card (MasterCard or Visa). Just complete either the Direct Debit form or the credit card authorisation on the application form. If you prefer, please enclose your cheque for the appropriate annual amount.

You can purchase AXA PPP healthcare's Annual Travel Insurance at any time prior to departure from the UK. You are reminded that cover ceases at your renewal date. If you are planning a trip that will cross a policy renewal date or you would like to upgrade your cover please ensure that you contact AXA PPP healthcare well before you travel to ensure your policy is up to date. Amendments cannot be made to your policy once you have travelled.

After contacting the AXA PPP healthcare Travel Team and enrolling on Annual Travel Insurance you will receive a separate statement showing your membership of AXA PPP healthcare's Annual Travel Insurance and your membership handbook.

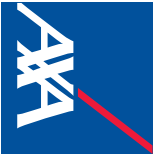
### **Choice of law**

All policies are governed under the law of England and Wales.

AXA PPP healthcare is authorised and regulated by the Financial Services Authority.

### **Reasonable care**

All reasonable care should be taken by the insured member to prevent accident, illness, loss or damage.



PPP HEALTHCARE

NO  
STAMP  
REQUIRED

**AXA PPP healthcare Travel**  
Freeport SEA 2114  
Tunbridge Wells  
Kent  
TN1 2BR

Great value Annual Travel Insurance  
you can rely on

# Great savings with the AXA PPP healthcare Travel Club

When you purchase an AXA PPP healthcare Annual Travel Insurance policy, you will automatically gain exclusive access to our Travel Club entitling you to:



## Save 6% on holidays and charter flights

As a member of AXA PPP healthcare, you can treat yourself and your family to a fantastic holiday or well deserved break, at any time of the year, and always save money on the brochure price.

The Thomas Cook Holiday Service offers you thousands of holidays and flights from over 150 of the UK's top tour and cruise operators. From family fun in the sun and exotic escapes, to short breaks and city breaks in the UK and beyond, or last minute getaways – where will you go next?

Book through The Holiday Service and you'll save an extra 6% off the brochure price – and that's on top of any tour operator savings available at the time! You can also save 6% on charter flights to the world's top destinations.

So, there's no need to trawl the high streets looking for a great holiday deal. Just sit back in the comfort of your own home, at a time that suits you, and let Thomas Cook arrange your perfect getaway.

*Terms and conditions:* Discount is correct at time of print and is subject to change. The 6% Holiday Service discount cannot be applied to Thomas Cook tours, Saga Cruises, Palmair Holidays, ski packs, travel insurance, fuel supplements, airport parking, lounges & hotels, attraction tickets, car hire or scheduled flight only bookings. A 5% discount will be given on Thomson, Swan Hellenic and First Choice holidays. Discounts are not retrospective and cannot be combined with any other Thomas Cook offer or promotion. All holidays are subject to availability and tour operator booking conditions. Full details of terms and conditions are detailed in the membership handbook that is issued at time of purchase and is available by request.

**holidayextras**

make it easy going

## Discounted airport services

- Enjoy competitive rates at over 140 airport hotels and 100 secured car parks at many airports around the country.
- Save pounds on rail travel to and from the airport, combine an airport hotel with rail or coach travel, or pre-book an airport lounge.#

# Certain terms and conditions apply which will be provided in the policy handbook.

While you get on with your life, let us take care of your healthcare needs. Whether it's paying for medical treatment, providing information and advice or helping to improve your lifestyle, we can help.

**At AXA PPP healthcare we are dedicated to supporting you.**

**INDIVIDUAL MEDICAL INSURANCE**  
**COMPANY MEDICAL INSURANCE**  
**INTERNATIONAL MEDICAL INSURANCE**  
**OCCUPATIONAL HEALTH**  
**HEALTH AND SAFETY**  
**EMPLOYEE ASSISTANCE PROGRAMMES**  
**DENTAL COVER**  
**TRAVEL INSURANCE**

[www.axapphealthcare.co.uk](http://www.axapphealthcare.co.uk)



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