



INTERNATIONAL TRAVEL PLAN

Membership handbook
What you need to know
April 2008



PPP HEALTHCARE

Be Life Confident

Membership Handbook

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number

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Welcome to your International Travel Plan membership handbook

AXA PPP healthcare – your perfect travelling companion

Whether you're off on holiday or going away on business, you can trust your International Travel Plan from AXA PPP healthcare to keep you well protected against the unforeseen.

Your cover is valid all year round – no matter how many times you travel – with up to 95 days' cover allowed on any single trip abroad (up to a maximum of 183 days per renewal year).

If you need answers to travel queries – such as the weather or climate at your destination – then give our exclusive Travel Information Line a call.

Please read the contents of this handbook carefully and be sure to take it with you on your travels.

Travel Members' website:

www.axapphealthcare.co.uk/travelmembers

We have recently developed a new website for travel insurance members that you can access with your membership number. Here you will find all the information you need to get the most from your travel insurance policy, including a printable version of your policy handbook, further details about our dedicated helplines and access to the exclusive discounts offered by our ...

There is also a comprehensive travel information section that contains advice on vaccinations, preparing for your trip and how to deal with any medical problems whilst you are there.

What you are covered for

Your policy's key benefits at a glance

Benefits	Section	Cover
Additional travel and accommodation expenses.	Section 1	£3,000
Personal accident.*	Section 2	£25,000
Personal baggage single item limit up to a maximum of:	Section 3	£350 £1,500
Delayed baggage.*	Section 3	£100
Personal money cash limit up to:	Section 3	£500 £250
Loss of passport.	Section 3	£250
Loss of deposit or cancellation.	Section 4	£5,000
Curtailment.	Section 4	£5,000
Delayed departure* for every 12 hours up to a maximum of:	Section 5	£50 £100
Extended delay.	Section 5	£2,000
Missed departure.	Section 6	£1,000
Assault benefit each night: up to a maximum of:	Section 1	£50 £1,000
Catastrophe cover.	Section 7	£300
Legal expenses.*	Section 8	£25,000
Personal liability.*	Section 9	£2,000,000

Benefits are subject to the conditions, limitations and exclusions detailed in the membership agreement.

The limits for Sections 1, 2, and 8 are for each **year**. The limits for Sections 3 to 8 are for each **period of cover**.

All benefits are subject to an excess of £50 except those marked with an asterisk (*).

This plan does not cover medical costs. Medical cover is provided by your International Health Plan from AXA PPP healthcare. Please remember that if you have Area 2 or Area 3 cover then, even with International Travel Plan, you will have only limited medical cover in the United States and Canada.

Important contact numbers

Whether at home or abroad please remember that we are readily available to help you deal with membership queries or make a claim. And for medical emergencies, our telephone service is available 24 hours a day, every day of the year.

Travel Team

+44 (0) 1892 50 44 44*

Weekdays: 8am – 8pm. Saturdays: 9am – 5pm

Our travel insurance specialists are available to help with any matters relating to your policy – including amendments, change of address or adding family members.

International Travel Claims Helpline

+44 (0) 1892 614 200*

Weekdays: 8am – 8pm. Saturdays: 9am – 5pm

To make a claim, please ensure you telephone our Travel Claims Helpline within 31 days of returning home to the UK. (For more information see page 5.)

International Emergency Medical Assistance

+44 (0) 1892 513 999*

Open 24 hours a day, 365 days a year

You have the reassurance of knowing that worldwide medical advice and help in an emergency is just a phone call away. (For more information see page 4.)

Travel Information Line

+44 (0) 1737 815 108*

Open 24 hours a day, 365 days a year

Call us for the answers you need about a wide range of travel issues – everything from visas and vaccination requirements, to climate and foreign currency regulations.

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

Please quote your membership number when you call.

Contacting us in a medical emergency

Reassurance – 24 hours a day, 365 days a year

Call +44 (0) 1892 513 999*

One phone call to the **International Emergency Medical Assistance Service (IEMAS)** from anywhere in the world can bring urgent help and medical advice to anyone covered by one of our travel policies who is sick or injured and in need of in-patient hospitalisation.† Facilities are available to evacuate a patient to a suitable hospital for treatment or bring them back home if medically required.

How to get help

IEMAS is manned 24 hours a day and, in most cases, will be able to give you immediate advice. The advisers can also make things easier by putting you in touch with an English-speaking doctor, if necessary, who may help arrange treatment locally and ensure that current arrangements are satisfactory. Please make sure that when you contact the helpline you have your membership number to hand.

To make a claim

It is very important that if anyone covered by this policy is admitted to hospital whilst abroad to try to ensure that:

- someone contacts us within 24 hours; and
- any medical expenses over £1,000 are authorised as soon as possible.

We understand that contacting us within 24 hours could be difficult. If you are travelling alone and cannot make a call to us yourself please ask a representative from the hospital to call us with your details as soon as possible. This will allow us to offer any useful information and translation requirements to the hospital and give you peace of mind so that you can concentrate on getting better.

To make a claim you will require proof of travel, for example, the booking invoice or airline ticket as well as all original receipts, medical report certificates and other relevant documents.

If you, or someone else covered by this policy, decide to cut short your trip and return home for medical treatment, or for an operation that doesn't involve an emergency admission to hospital, then your policy will not cover the cost of returning home.

**Please note – calls to all numbers may be recorded in case of subsequent query.*

†Please note – this service is strictly for medical emergencies only.

What to do if you need to make a claim

Request a claim form from the AXA PPP healthcare Travel Claims helpline.
To do this call:
(UK) 0845 602 0303 *(Overseas) +44 (0)1892 614200*.

- Complete the claim form in full and submit within 31 days of your return to your principal country of residence.
- Ensure all the necessary information is enclosed relevant to your claim.
- Include the original accounts, bills or receipts and proof of travel, such as a booking invoice or airline tickets.

Failure to supply these details may result in a delay in assessing your claim.

Send in the completed claim form and documentation to:
AXA PPP healthcare Travel, PO Box 400, Tunbridge Wells, Kent TN1 2WJ, UK.

Your claim will be assessed by one of our Personal Advisers and all eligible payments will be made.

AXA PPP healthcare Travel Claims Department will send you a claims benefit statement confirming the amount of benefit paid for each claim.

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

The right thing to do if something goes wrong

Obviously we hope your overseas holiday or business trip goes without a hitch, but should a problem occur it will help us to process your claim much more quickly if you follow some simple procedures and send us all the right documents.

Here are the answers to some of our most frequently asked questions:

What if I have to cancel my trip because of illness?

Just ask your medical practitioner to complete and sign the medical certificate included in the AXA PPP healthcare cancellation claim form. You will need to send this to us along with your overseas trip booking invoice, receipt and cancellation invoice.

What if I have to cut short my holiday due to accident or illness?

Be sure to obtain the medical practitioners' letter confirming that it is necessary for you to curtail your trip and return home. We will also need your holiday booking invoice and receipt to support your claim.

What's the procedure if my baggage is lost, stolen, damaged or delayed?

If you lose your baggage or it is stolen, this must be reported to the police immediately and you should obtain a Police Report.

If your baggage is lost or damaged whilst being carried by an airline, railway or ship, report this in writing to the carrier as soon as possible (at least within three days). Make sure you receive a Property Irregularity Report or similar documentation. Please keep copies of any correspondence you send or receive, as well as the retained portion of the travel tickets and baggage tickets.

In the event of your baggage being damaged, obtain an estimate for the repair. If the article is not repairable, get a letter of confirmation from the repairers. Please retain the damaged item wherever possible.

To support a claim for damaged and lost items, we will require receipts showing the purchase price and date of purchase.

If your baggage is delayed for more than 12 hours, obtain written confirmation of this from the carrier. You will also need receipts to support your claim for any emergency purchases you have to make.

What if I lose my passport?

Report it to the police immediately and get a Police Report. If you incur costs when obtaining replacement documentation eg extra travel, unplanned accommodation or statutory charges, be sure to keep all your receipts.

What if my money is lost or stolen?

This should be reported to the police without delay – certainly within 24 hours of discovering the loss. Please obtain a Police Report.

If you have lost Travellers Cheques, you should report this immediately to the local branch, agent or issuing authority and apply to them for a refund. If, for any reason, you are unsuccessful in getting a refund, you will need a letter from them confirming this fact.

If you have lost your foreign currency, you will need evidence of conversion from the bank, such as a currency conversion bank slip.

If you have lost sterling or cheques, you will need confirmation of cancelled cheques and bank statements.

What if I fail to reach my departure point from my principal country of residence?

If your transport breaks down, please make every effort to reach your departure point on time. Should you still miss your flight, train, coach, ship, ferry or cross-channel train, get a receipt for any alternative transport needed to reach your destination. If public transport let you down, please obtain written confirmation from the carrier explaining the cause.

What if my outward or return journey is delayed for more than 12 hours?

Please obtain detailed confirmation from the carrier (or their handling agent) explaining the reasons for the delay, its precise duration and the original itinerary.

What if my holiday is delayed from my principal country of residence for more than 24 hours?

Please obtain detailed confirmation from the carrier (or their handling agent) explaining the reasons for the delay, its precise duration and the original itinerary.

What if I accidentally injure someone outside my immediate family and they wish to seek compensation?

We will require the name and address of the person injured; a full description of the injuries suffered; plus full details of the accident – including how, when and where it occurred.

Membership agreement

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1. Introduction and eligibility

Some words and phrases **we** use have special meanings and definitions. These meanings are set out in the section headed 'Definitions'. When **we** use any of these terms they are printed in bold. Except as added to or changed by section 2 of this document the words and phrases used in **International Travel Plan** have the same meanings as in your **policy**.

Introduction

1.1 Administration

We (AXA PPP healthcare) provide and administer this **International Travel Plan**. However, all claims are dealt with by a nominated claims administrator on **our** behalf.

1.2 International Travel Plan

You can obtain cover under **International Travel Plan** only if **you** have a current membership in one of **our** International private medical insurance policies. **International Travel Plan** is, except as specifically provided in this document, subject to the same terms and conditions as your **policy**.

1.3 Premiums

International Travel Plan requires the payment of a separate premium in addition to that for your **policy** (except where it is included in the **policy**). It is your responsibility to ensure that the premium is paid; no cover exists unless it has been received by **us**. This is particularly important if your **company** pays for your **policy** and/or your **International Travel Plan**. **You** must check with your **company** that all payments are up to date.

The premium is payable for the **year** and, except during any initial cancellation period, no refund of premium will be made if **International Travel Plan** is terminated no matter for what reason.

1.4 Renewal

International Travel Plan is current for a **year** and the renewal date for **International Travel Plan** is the same as for your **policy**. **You** can, however, purchase **International Travel Plan** at any time but (except where **International Travel Plan** is included as one of the benefits of your **policy**) **you** will have to pay a full **year's** premium for the remaining period up to the renewal date of your **policy**. **You** can then renew both your **policy** and **International Travel Plan** on the same date for future **years**.

Prior to the end of any **year**, provided the **policy you** are on is still available, **we** will write to **you** to let **you** know whether **we** wish to renew the **International Travel Plan** and, if so, on what terms. If **we** do not hear from **you** in response and **we** do wish to renew, then **we** may at **our** option assume that **you** wish to renew the current **International Travel Plan** on those new terms. Where **you** have opted to pay the premium by Direct Debit, continuous credit card payments or other payment method, **we** may continue to collect premiums by such method for the new **year**. Please note that if **we** do not receive your premium, **you** will not be covered.

If your **policy** terminates at any time for any reason **International Travel Plan** automatically terminates on the same date. This **International Travel Plan** is not available independently. If any **family member** ceases to be included in your **policy** this **International Travel Plan** ceases from the same date in respect of that **family member**.

If an **overseas journey** crosses a renewal date the premium due on renewal must be paid on or before that date or all cover under **International Travel Plan** is automatically cancelled at the end of the day preceding the renewal date.

1.5 Cancellation period

The **policyholder** may cancel this **policy** within 14 days of the renewal date (the cancellation period) by contacting **us** during the cancellation period. **We** will then return any premium paid for the **policy** providing no claims have been made on the **policy** in relation to the period of cover before cancellation (being no more than 14 days' cover). If **you** incur **eligible** claims costs within that period of cover **we** reserve the right to require the **policyholder** to pay for the services **we** have actually provided in connection with the **policy** to the extent permitted by law and any return of premium is subject to this. If the **policyholder** does not cancel the **policy** during the cancellation period the **policy** will continue on the terms described in this handbook for the remainder of the **policy year**. These cancellation rights do not apply if your travel **policy** is automatically included as part of your AXA PPP healthcare private medical insurance **policy** or if your employer pays for your travel **policy**.

1.6 Level of cover

The Claims Conditions on page 12 and General Exclusions on page 13 apply to the whole of your **International Travel Plan**. Each Section states the level of benefits payable and any limits, conditions and exclusions applying specifically to that Section.

Please consult the Benefits Table on page 2 and the relevant Sections of this membership agreement for details of the maximum sums payable and the limitations applying to your cover.

1.7 Third Party Rights

Only **you** and **we** have legal rights under this **policy** and it is not intended that any clause or term of this **International Travel Plan** should be enforceable, by virtue of the Contact (Rights of Third Parties) Act 1999, by any other person.

Eligibility

1.8 Family members

You must include the other **family members** from your **policy** in **International Travel Plan**, except that unmarried children cannot be included in the **International Travel Plan** after the renewal date following their 21st birthday (or 23rd birthday if they are in full-time education).

1.9 Cover

We can refuse to give or renew cover or we can make cover subject to specific conditions or limitations.

2. Definitions

act of terrorism

act of terrorism means an act including, but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

close relative

husband or wife, partner, civil partner, fiancé(e), parent, parent-in-law, child, son-in-law, daughter-in-law, brother, brother-in-law, sister, sister-in-law, grandparent, grandchild.

family member

(1) your current spouse or civil partner or any person (whether or not of the same sex) you live with permanently in a similar relationship and (2) any of their or your unmarried children (living with you when you take out the **International Travel Plan** or when it is renewed).

insured member

you and/or any **family member** included in your **International Travel Plan**.

insured period

a **year** except when **International Travel Plan** is first purchased in conjunction with a AXA PPP healthcare **policy** when it is the period from the date of purchase to the next renewal date of the **policy**.

overseas journey

any journey which involves travelling outside the **insured member's principal country of residence** and ends on return to the **insured member's principal country of residence**.

period of cover

the period during which the **insured member** is undertaking an **overseas journey**.

pre-booked

any booking made at least 24 hours prior to the commencement of the scheduled departure time shown on the **insured member's** ticket.

station

the railway **station** where the **insured member** is due to board the **train**.

train

Eurostar or Eurotunnel.

International Travel Plan

all the terms, limitations, conditions and exclusions contained in this document and all relevant terms, limitations, conditions and exclusions contained in the terms of your **policy**.

policy

the current private medical insurance plan that you hold with AXA PPP healthcare.

principal country of residence

the country where you live or intend to live for most of the **year**. It must be outside the **United Kingdom** and will be shown as your address on **our** records.

we/us/our

AXA PPP healthcare.

year

twelve calendar months from the effective date of your **International Travel Plan** except when your **International Travel Plan** is first taken out in conjunction with an AXA PPP healthcare private medical insurance **policy** in which case it is the period from the date **International Travel Plan** is taken out to the renewal date of the **policy** and period of twelve calendar months thereafter.

you

the policyholder named on your membership statement.

*Please note: if your **policy** is the Jersey Health Plan or the Guernsey Health Plan then, for this **International Travel Plan**, your **principal country of residence** is Jersey or Guernsey as appropriate.*

3. Conditions and exclusions

3.1 Commencement of cover

Section 1 – Additional travel and accommodation expenses

Section 2 – Personal accident

Section 3 – Personal baggage, personal money and loss of passport

Section 8 – Legal expenses

Section 9 – Personal liability

Each **period of cover** begins when the **insured member** passes through passport control of the **station**, port or airport in the **principal country of residence** to commence an **overseas journey** and continues until the time of exit from passport control of the **station**, port or airport on arrival back in the **principal country of residence** on completion of the **overseas journey** (see also 'Time limits' on page 12).

Section 4 – Loss of deposits, cancellation and curtailment

In respect of Section 4 (loss of deposits or cancellation) the **period of cover** commences immediately a booking for an **overseas journey** has been made (or on the date upon which **International Travel Plan** is effected if later) and terminates on the date on which the **overseas** journey starts.

Sections 5 – Delayed departure or extended delay

In respect of Section 5 (delayed departure or extended delay) the **period of cover** operates from the time the **insured member** was required by the relevant itinerary to check-in at the departure point until the booked **train**, aircraft or sea vessel actually departs.

Section 6 – Missed departure

In respect of Section 6 (missed departure) the **period of cover** operates from the time the **insured member** begins the journey until arrival at the departure point.

When **International Travel Plan** is first purchased for any **member** a **period of cover** shall not operate in respect of any **overseas journey** already commenced.

3.2 Time limits

3.2.1 Maximum length of an overseas journey

Each **period of cover** is limited to a maximum of 95 consecutive days or to the maximum number of days for which your **policy** gives cover outside the **area of residence**.

Except as provided specifically by 'Automatic extension' below, there is no cover under **International Travel Plan** for any **overseas journey** which lasts, or which was planned or expected to last, more than 95 days (or any relevant lesser period) even if the **period of cover** crosses a renewal date.

While there is no limit to the number of **overseas journeys** which may be undertaken there is an overall aggregate maximum of 183 days' cover during any **insured period** (unless your **policy** provides a lesser **period of cover** outside the **area of residence** in which case cover is limited to that period).

3.2.2 Automatic extension

The **period of cover** will automatically be extended (provided **International Travel Plan** remains in force and has, if necessary, been renewed) if, for unavoidable reasons the **insured member** is unable to complete an **overseas journey** before the **period of cover** has expired. By this **we** mean the inability to travel for medical reasons or for reasons beyond your control where there is no available scheduled public transportation. The extension will be for such period of time as is reasonably necessary to enable the **overseas journey** to be completed.

3.3 Cancellation

We may cancel this **International Travel Plan** by writing to **you** at your last known address by recorded delivery giving 14 days notice.

3.4 Variations

No employee, agent or broker has any authority to change the terms of this **International Travel Plan** or to waive any of its provisions.

3.5 Family members

When **you** deal with **us** **you** are acting on behalf of any **family member** included in this **International Travel Plan**.

3.6 Fraud

You must not act in a fraudulent manner.

If **you** or any **insured member** or anyone acting on behalf of an **insured member**:

- make a claim under the **International Travel Plan** knowing the claim to be false or exaggerated in any respect; or make a statement in support of a claim knowing the statement to be false in any respect; or
- submit a document in support of a claim knowing the document to be forged or false in any respect; or
- make a claim in respect of any loss or damage caused by your wilful act or your connivance

then

- **we** shall not pay the claim;
- **we** shall not pay any other claim which has been or will be made under the **International Travel Plan**;
- **we** may at **our** option declare the **International Travel Plan** void;
- **we** shall be entitled to recover from **you** the amount of any claim already paid under the **International Travel Plan** since the last renewal date;
- **we** shall not make any return of premium;
- **we** may inform the police of the circumstances.

3.7 Governing law

People entering into an agreement are allowed to choose which law it is to be governed by. **We** only enter into agreements if they are governed by English law and this **International Travel Plan** is therefore subject to the laws of England and Wales. The English courts have jurisdiction.

3.8 Language

This **International Travel Plan** is written in English and all other information and communications to **you** relating to this **International Travel Plan** will also be in English.

4 Claims conditions

4.1 Proof

You will be required to provide all necessary proofs, including proof of travel and the dates, when making a claim. **You** will also have to provide, at your expense, all relevant original receipts, certificates, information and evidence reasonably required by **us** to enable the claim to be assessed.

We reserve the right to undertake appropriate investigations to find out more about your claim. **We** will pay any fee involved for such investigations. However, this reservation does not relieve **you** of any obligations to provide the documents and information referred to above.

4.2 Proceedings against third parties

We may, at **our** own expense, take proceedings in the **insured member's** name to recover compensation from any third party in respect of any indemnity paid under **International Travel Plan**. The **insured member** must give such assistance as **we** shall reasonably require; any amount recovered shall belong to **us**.

4.3 Excess

Where **we** do not pay the first amount of any claim it cannot be claimed against the **policy**.

4.4 Reasonable care

We are entitled to refuse to pay any claim unless the **insured member** exercises all reasonable care to prevent accident, injury, illness, loss or damage.

5. Making a claim

If anything happens which gives rise to a claim under **International Travel Plan** you must contact **us** through the telephone number given below within 31 days of your return to your **principal country of residence**.

You will be asked to give **us** full details of the claim including the section under which **you** are claiming.

AXA PPP healthcare:

Telephone: +44 (0) 1892 614 200

Fax: +44 (0) 1892 614 250

We assess claims made in a non-sterling currency by converting the amount claimed into sterling. **We** will use the exchange rate published in the Financial Times Guide to World Currencies current when **we** assess the claim. Alternatively **we** will use the exchange rate used by your bank or credit card company if the **insured member** provides **us** with the relevant bank or credit card statement relating to the claim.

Please remember

You must complete your claim within 31 days of the completion of the **overseas journey**.

You must provide proof of travel and all relevant original receipts and reports.

PLEASE ENSURE YOU KEEP THIS DOCUMENT IN A SAFE PLACE TOGETHER WITH YOUR INTERNATIONAL TRAVEL PLAN MEMBERSHIP STATEMENT IN CASE YOU NEED THEM TO MAKE A CLAIM. BEAR IN MIND THAT YOU WILL ALSO NEED TO REFER TO YOUR POLICY TERMS AND THE TERMS OF INTERNATIONAL EMERGENCY MEDICAL ASSISTANCE.

6. General exclusions

We will not pay claims under any section caused directly or indirectly by:

6.1 Computer date change

the failure or fear of failure or inability of any equipment or any computer programme, whether or not **you** own

it, to recognise or to interpret correctly or to process any date as its true calendar date, or to continue to function correctly beyond that date.

This exclusion shall not apply to benefits under section 2 (Personal Accident).

6.2 Dangerous activity

any claim, or death or bodily injury, arising from participating in any dangerous activity.

6.3 Radioactive or chemical contamination

ionising radiation or contamination by radioactivity from any nuclear waste, from combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly or from any chemical or toxic waste.

6.4 War and terrorist risks

war, act of terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, civil commotion, confiscation or nationalisation or requisition or destruction of, or damage to, property by or under the order of any government, public or local authority.

6.5 HIV

treatment of any **medical condition** which arises in any way from HIV infection.

6.6 Consequential loss

any loss which occurred only as a consequence of the incident for which **you** are claiming, unless it is a loss specifically covered under this **International Travel Plan**.

6.7 Illegal acts

any claim arising directly or indirectly from any participation in or as a consequence of engaging in any illegal act.

6.8 Substance abuse

any loss or expense which arises from or is in any way connected with alcohol abuse, or drug or substance abuse.

6.9 Professional sports

the **insured member's** participation in any sport as a professional.

6.10 Sports activities excluded

the **insured member's** participation in base jumping, cliff diving, flying in an unlicensed aircraft or as a learner, martial arts, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than 10 metres, trekking to a height of over 2,500 metres, bungee jumping, canyoning, hangliding, paragliding or microlighting, parachuting, potholing, skiing off-piste or any other winter sports activity carried out off-piste.

7 Cover

Section 1 – Additional travel and accommodation expenses

We will pay up to £3,000 in all for each **insured member** in any **insured period**.

What we will pay for:

(a) reasonable additional travelling and accommodation expenses which are necessarily incurred by the **insured member** outside their **principal country of residence** as a direct consequence of bodily injury sustained by the **insured member** or of unforeseen sickness of the **insured member** which has occurred while the **insured member** was on an **overseas journey**;

(b) reasonable additional travel and accommodation expenses of one relative or one friend who is required, on written medical advice, to accompany an **insured member** who has suffered injury or sickness as in (a) above.

Please note: Benefit for any necessary emergency repatriation and/or evacuation will only be paid if those services are provided by and through AXA PPP healthcare. The terms applicable to repatriation and/or evacuation are provided with your **policy**. In the event of there being any conflict, provisions of this Section 1 and the terms of the evacuation or repatriation service will apply.

What we will not pay for:

(i) any expenses incurred in the circumstances which are excluded by the exclusions and limitations section of your **policy** unless and to the extent of any change made in this **International Health Plan**;

(ii) any additional expenses arising from any medical condition where a female **insured member** travelled (in either direction) when more than 28 weeks pregnant;

(iii) any expenses incurred in the **principal country of residence**; and

(iv) the first £50 of each and every claim per incident for each **insured member**.

Assault benefit

What we will pay for:

(a) £50 for each night up to a maximum of £1,000 for each **insured period**, if, during an **overseas journey**, the **insured member** is assaulted and, as a result of the injuries received, is admitted as an in-patient to a hospital during an **overseas journey**. This benefit is in addition to any amounts payable under your International Health Plan.

What we will not pay for:

(a) any claim unless a report is made to the police within 24 hours of the assault.

Section 2 – Personal accident

Additional definitions applying to Section 2:

bodily injury

an injury caused by external accidental violent and visible means and which, within twenty four months from the date of the accident, results solely and independently in the **insured member's** death, dismemberment or **permanent total disablement**.

loss of limb

the loss by permanent physical severance of a hand at or above the wrist or of a foot above the talus (ankle bone).

loss of an eye

the complete and permanent loss of sight or an eye.

permanent total disablement

absolute disablement from being able to carry out any gainful employment or gainful occupation for twelve consecutive months from the date of the **accident** in circumstances where, at the end of that time, there exists no reasonable probability of improvement.

Any contributory **medical condition** or disability, whether or not known by the **insured member** to be in existence at the time of sustaining the **bodily injury** will be taken into account by **us** in assessing benefits payable in respect of death or **permanent total disablement**.

The maximum amount of benefit **we** will pay under this Section 2 for one or more injuries sustained by an **insured member** during any **insured period** shall not exceed £25,000.

What we will pay for:

We will pay the following benefits if, during a **period of cover**, an **insured member** sustains a **bodily injury** which has been caused solely and directly by external accidental means:

Benefit	Up to age 16 years	Over 16 years
(a) death	£2,000	£25,000
(b) the loss of one or more limbs or one or both eyes:	£25,000	£25,000
(c) permanent total disablement:	£25,000	£25,000

What we will not pay for:

- (i) under (a) or (b) above unless such death or loss occurs within 24 months of the date of the **bodily injury** and;
- (ii) under (c) unless satisfactory written medical evidence is provided to **us** that the disablement has continued for 12 consecutive months from the date of the **bodily injury** and that in all probability, it will continue for the remainder of the **insured member's** life;
- (iii) any loss or expense which is in any way connected with an **insured member's** suicide or attempt at suicide, wilfully self-inflicted injury or self-exposure to needless peril (except in an attempt to save human life); and
- (iv) any claim, or any death or **bodily injury**, arising from participation in any sport listed in 6.10 of the General Exclusions Section on page 13.

Section 3 – Personal baggage, loss of money and loss of passport

Additional definition applying to Section 3:

personal baggage

each of the **insured member's** suitcases, trunks and similar carrying devices and their contents, being portable items that **you** wear or carry around for personal use, adornment or convenience but excluding building fixtures and fittings and **personal money**.

personal money

cash, bank or currency notes, cheques, travellers cheques, postal or money vouchers, travel tickets or pre-paid vouchers.

We will pay up to £1,500 in all for each **insured member** in any **period of cover**:

Loss of personal baggage, delayed baggage, loss of personal money and loss of passport

Maximum payable	Loss of baggage		Loss of personal money		Loss of passport	Delayed baggage
	Set of articles	Single article	Maximum payable for personal money	Up to the following for cash	Maximum payable	Maximum payable
£1,500	£350	£350	£500	£250	£250	£150

What we will pay for

(a) Lost or damaged **personal baggage**

Loss of or damage to **personal baggage** which is owned by the **insured member** and is taken, sent in advance or purchased during a **period of cover**.

If the article is less than two years old at the date of the loss **we** have the right, at **our** option, either to provide a replacement or to pay the replacement cost. If the **insured member** cannot prove the age of the lost article, or if the article was more than two years old, **we** will pay either the value of the article after allowing for wear and tear or the cost of repair, whichever is the less.

If any article is proven to be beyond economical repair **we** will treat the article as having been lost.

(b) Delayed **personal baggage**

Emergency purchases of essential items of clothing or personal requisites which result from any temporary loss of **personal baggage** as a result of delay or misdirection in delivery by a carrier provided that such delay or misdirection lasts for more than twelve hours from the time the **insured member** arrives at the outward destination.

What we will not pay for

(i) claims under both (a) and (b) in respect of the same loss;

(ii) loss or damage arising from delay or confiscation or detention by customs or other officials;

(iii) loss or damage to contact or corneal lenses;

(iv) loss or damage to bonds, coupons, stamps, negotiable instruments, securities or documents of any kind;

(v) damage to fragile articles (by which **we** mean any article which is susceptible to damage unless appropriate care is taken);

(vi) normal wear and tear or any mechanical or electrical breakdown or derangement;

(vii) loss or damage to luggage while it is in the custody of an airline or any other carrier unless such loss or damage is reported in writing to the carrier within three days of discovery and a written report (Property Irregularity Report in the case of an airline) is obtained from the carrier explaining the circumstances of such loss or damage;

(viii) theft or suspected theft of baggage or personal effects unless it is reported to the police (or the hotel management if it is stolen in an hotel) and written confirmation is obtained from them;

(ix) loss or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused material unless purchased pre-recorded when **we** will pay up to the makers list price;

(x) loss or damage to perishable goods, bottles, cartons or any subsequent damage caused as a result thereof unless appropriate care is taken;

(xi) loss or damage to **personal baggage** whether or not carried in suitcases, trunks or containers of a similar nature unless at all times they are attended by the **insured member** or deposited in a safety deposit box (where available) or left in the **insured member's** locked personal accommodation other than **personal baggage** left in the locked boot or covered luggage area of a motor vehicle following forcible and violent entry;

(xii) loss or damage due to atmospheric or climatic conditions, moth or vermin;

(xiii) the first £50 of each and every claim per incident for each **insured member** (this will not apply to (b) Delayed **personal baggage**).

What we will pay for:

(c) Personal money

Personal money by which we mean cash, bank or currency notes, cheques, travellers cheques, postal or money orders, travel tickets or pre-paid vouchers during a **period of cover**.

Benefits in respect of loss of currency will be limited to any amount permitted by any currency regulations which may be in force at the date of commencement of travel.

Benefits are, in any event, only payable in respect of losses not recoverable by replacement of such travellers cheques.

(d) Loss of passport

Reasonable additional unplanned travel and/or accommodation costs necessarily incurred by the **insured member** to obtain a replacement passport or similar documentation to allow completion of the **overseas journey** where such passport has been lost, stolen or destroyed.

Reasonable and necessary statutory charges made by the relevant authority to provide such replacement passport or similar documentation.

What we will not pay for:

(i) confiscation or detention by customs or other officials;

(ii) loss of **personal money** unless it is in the **insured member's** possession or deposited in a safety deposit box (where available) or left in the **insured member's** locked personal accommodation;

(iii) loss of travellers cheques unless the loss is immediately reported to the local branch or agent or issuing authority. Benefits are, in any event, only payable in respect of losses not recoverable by replacement of such travellers cheques;

(iv) devaluation of currency or shortages due to errors or omissions during monetary transactions;

(v) loss of promotional vouchers of any description (including air miles and timeshare points);

(vi) the first **£50** of each and every claim per incident for each **insured member**.

Please note: You are reminded that insured members must at all times exercise all reasonable care in ensuring the safety of their personal money.

Section 4 – Loss of deposits, cancellation and curtailment

We will pay up to the following amount in all for each **insured member** in any **period of cover**:

International Travel Plan - £5,000

What we will pay for:

Loss of deposits or pre-paid charges for travel and accommodation (including the cost of pre-booked and pre-paid excursions) which were paid in respect of an **overseas journey** and which were for the sole benefit of the **insured member** and which cannot be recovered if the **overseas journey** has to be cancelled before departure from the **principal country of residence** because of:

(a) the accidental bodily injury to or illness or death of:
i) the **insured member**;

ii) any person with whom the **insured member** is travelling or has arranged to travel;

iii) any person with whom the **insured member** has arranged to reside temporarily;

iv) any **close relative** or any person for whom the **insured member** holds power of attorney.

(b) jury service, attendance as a witness at a court of law following receipt of a subpoena, or redundancy which qualifies for payment under the Employment Protection (consolidation) Act 1978 or any subsequent

What we will not pay for:

(i) any loss or expense relating to the curtailment of the **overseas journey** caused by a **medical condition** for which the **insured member** has travelled to seek medical **treatment** or knew that **treatment** for that **medical condition** would be needed at some point in the course of the **overseas journey**;

(ii) expenses payable by any tour operator, hotel or provider of transport or accommodation;

(iii) any expenditure attributable to failure on the part of the **insured member** to notify the travel agent or tour operator or provider of transport or accommodation immediately it is found necessary to cancel the travel arrangements;

(iv) expenses incurred as a result of having booked or having travelled against the advice of a qualified **medical practitioner** (including the published advice of the Chief Medical Officer of the Department of Health of England);

What we will pay for:

amendment of that act, and where such jury service, attendance at court or redundancy involves the **insured member** who had arranged to travel or that **insured member's** husband, wife, civil partner or partner; or

(c) the withdrawal of leave for members of the Armed Forces, or employees of a Government Department. Provided that such cancellation or curtailment could not reasonably have been expected at the time the travel arrangements were made.

(d) compulsory quarantine or prevention of travel due to a Government restriction following an epidemic.

(e) pregnancy of the **insured member** where such pregnancy began after the booking for the **overseas journey** had been made and where the **insured member** is or would be more than 28 weeks pregnant at any time during the **overseas journey** or where the **insured member** is advised by a qualified **medical practitioner** not to travel because of the pregnancy.

(f) reasonable additional travel and accommodation expenses necessarily incurred by the **insured member** to return to their **principal country of residence** before the expiration of the **overseas journey** when that is made necessary as a direct result of the death, serious bodily injury, or sudden serious sickness in the **principal country of residence** of that **insured member's** husband, wife, civil partner, parent, parent-in-law, child, brother, sister, grandparent or close business associate.

What we will not pay for:

(v) any loss or expense which is in any way connected with the **insured member's** psychiatric illness;

(vi) any costs/charges paid or discharged by the use of promotional vouchers of any description (including air miles and time-share points);

(vii) failure to obtain the required passport or visa;

(viii) unemployment caused by, or resulting from, misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the application for insurance;

(ix) pregnancy of the **insured member** where the **insured member** is or would be more than 28 weeks pregnant at any time during the **overseas journey**;

(x) the first **£50** of each and every claim per incident for each **insured member** (this will not apply to claims for loss of deposit).

Special conditions:

(A) Cancellation must occur before the commencement of the **overseas journey** and arise from any of the events insured (see above in Section 'What we will pay for') which is outside your control and within the **period of cover** (as defined by Section 4, note B).

(B) For this Section 4 only, the **period of cover** extends from the date of the booking of the **overseas journey** or the receipt of premium payment for the travel policy until the departure date, whichever is the shorter, irrespective of the **insured period**.

(C) **You** must obtain a medical certificate from the **medical practitioner** treating the **insured member**, or the person whose health causes the **insured member** to cancel or curtail the **overseas journey** confirming the medical necessity to cancel the **overseas journey**.

(D) Before curtailment of the **overseas journey**, **you** must obtain a certificate from the treating **medical practitioners** and **our** prior approval to confirm it is necessary for the **insured member** to return home due to medical reasons.

(E) **You** must obtain **our** agreement to any additional travelling expenses before the **insured member** makes arrangements to return home.

Special note

You may claim for loss of deposits or loss of deposits and cancellation or curtailment only.

You may not claim for loss of deposits/cancellation and curtailment in respect of the same **overseas journey**. The term pre-booked used in this **policy** is deemed to mean any booking made at least 24 hours prior to the commencement of the scheduled departure time on your ticket.

Section 5 - Delayed departure or extended delay

We will pay up to the following amounts for each **insured member** in any **period of cover**:

Benefit	Delayed departure			Extended delay
	First complete 12 hours	Subsequent complete 12 hours	Maximum	
Amount	£50	£50	£100	£2,000

What we will pay for:

In the event that any **train**, coach, aircraft or sea vessel in which the **insured member** had arranged to travel from or back to their **principal country of residence** departs more than 12 hours after the time specified in the relevant itinerary supplied to the **insured member**, owing to:

- strike or industrial action; or
- adverse weather conditions; or
- mechanical breakdown; or
- technical fault.

Delayed departure

(a) for the first completed 12 hours delay and for each full 12 hours delay thereafter up to 48 hours up to the maximum amount set out above

Extended delayed departure

(b) if the departure covered above is delayed by 24 hours or more **we** will pay **you** the percentage of irrecoverable travel and accommodation expenses the **insured member** has paid or contracted to pay that the days of delay bear to the total days of the **overseas journey**, provided **you** do not cancel your **overseas journey** and **you** do proceed to your destination.

Cancellation due to extended delayed departure

(c) for irrecoverable travel and accommodation expenses **you** have paid or contracted to pay if after a minimum 12 hours has elapsed **you** choose to cancel your **overseas journey**.

What we will not pay for:

(i) delayed departure which arises from the failure of the **insured member** or any person with whom the **insured member** is travelling, to check-in correctly in accordance with the itinerary;

(ii) strike or industrial action or air traffic control delay existing or publicly declared by the date the **insured member** booked the **overseas journey**, or the date this insurance was issued;

(iii) the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.

The **insured member** must obtain written confirmation from the carriers (or the handling agents) of the number of hours delay in departure giving the reason for such delay.

(iv) the first £50 of each and every claim per incident in respect of each **insured member** for extended delay.

Special conditions

(A) **You** may claim only under either subsection (a) or under subsections (a) and (b) or under subsection (c) and no other combination of benefit.

(B) An **insured member** cannot claim under both this Section 5 (Delayed Departure) and Section 6 (Missed Departure) in respect of the same loss.

Section 6 - Missed departure

We will pay up to £1,000 for each **insured member** in any **period of cover**:

What we will pay for:

Reasonable additional transport charges necessarily incurred to enable the **insured member** to reach the destination stated in the relevant itinerary because the **insured member** failed to reach either the point of departure from or return to the **principal country of residence** in time to join the booked **train**, aircraft or sea vessel. Failure to reach such point of departure in time must have been caused by the mechanical breakdown of the motor vehicle in which the **insured member** was travelling (unless such breakdown was the direct result of failure to carry out routine maintenance to the vehicle) or of an accident which renders it unroadworthy, or by the failure of public transport scheduled services (including scheduled flights) owing to:-

- (a) strike or industrial action; or
- (b) adverse weather conditions; or
- (c) mechanical breakdown; or
- (d) technical fault.

What we will not pay for:

(i) failure of public transport (including scheduled flights) owing to strike or industrial action which was already existing or known to be anticipated at the date the **overseas journey** was booked;

(ii) mechanical breakdown or accident rendering the motor vehicle in which the **insured member** was travelling unroadworthy unless the **insured member** has obtained a written statement from a recognised breakdown recovery service or repairer confirming the fact of mechanical breakdown, or a police report of the accident;

(iii) failure of public transport scheduled services unless the **insured member** has obtained written confirmation from the public transport authority of the cause and length of the delay;

(iv) costs if the transport operator has offered reasonable alternative travel or accommodation arrangements;

(v) the first **£50** of each and every claim per incident for each **insured member**.

Please note: An insured member cannot claim under both section 5 (delayed departure) or section 4 (cancellation or curtailment) and this section 6 in respect of the same loss.

Section 7 – Catastrophe cover

What we will pay for:

(a) extra accommodation and transport costs the **insured member** incurs when they need to move to other accommodation of a similar standard to that originally booked and paid for, if, as a result of fire, flood, earthquake, avalanche, storm or local government directive during the **overseas journey**, the **insured member** cannot use the accommodation. We will pay up to £300 for each **insured period**:

What we will not pay for:

(a) any costs or expenses payable by or recoverable from your tour operator, airline, hotel or other provider of accommodation.

(b) any costs or expenses if the **insured member** decides not to remain in the booked accommodation, although it is considered safe and acceptable to continue staying there.

Section 8 - Legal expenses

We will pay up to the amounts shown:

What we will pay for:

(a) reasonable legal costs which the **insured member** or his or her personal representatives have to pay in the event of the **insured member's** death or personal injury caused by the fault of someone else during the **period of cover**;

The most we will pay for each **insured member** in any **period of cover** is: £25,000.

Where there are two or more **insured members** covered by the **policy**, the maximum we will pay in respect of all claims under this Section 7(a) is: £50,000.

(b) the cost of a visit by a local lawyer to provide initial consultation if criminal proceedings are brought against an **insured member** in a court as a result of any accidental action by the **member**.

What we will not pay for:

(i) any claim where, in **our** opinion there are no reasonable prospects of success;

(ii) any claim not notified to **us** within 90 days after the commencement of the event giving rise to the claim;

(iii) any claim against a carrier, or the travel or holiday agent or tour operator arranging the **overseas journey**; or against **us**;

(iv) any claim against a person with whom **you** were travelling;

(v) any legal action where the estimated amount of damages is less than £500, but **we** will try to obtain an amicable settlement in those circumstances;

(vi) legal costs in respect of actions undertaken in more than one country;

(vii) any legal fees incurred on the contingency that your action is successful;

(viii) any legal consultation which is in respect of any invoices unpaid by **you**;

(ix) any legal costs or expenses incurred before **we** accept your claim in writing;

(x) any claims made by an **insured member** other than in his or her private capacity;

(xi) any legal costs until all other insurances providing legal expenses are exhausted;

(xii) any costs or expenses incurred within the **United Kingdom**;

(xiii) any claim arising from participation in any sport listed in the General Exclusions Section on page 13.

Conditions relevant to this section 8

We shall supervise any legal action through agents we nominate and will decide the point at which negotiations cannot usefully be pursued further. After that, no further claims can be made against **us** in respect of the event giving rise to that legal action.

Section 9 - Personal liability

We will pay, by way of indemnity, up to £2,000,000 in all for each **insured member** in any **insured period** or for any claim or series of claims arising from any one event or source of original cause:

What we will pay for:

Any legal liability which the **insured member** may incur to a third party whilst undertaking an **overseas journey** as a result of:

- (a) accidental injury to a person;
- (b) accidental loss of or damage to material property belonging to a third party;
- (c) any third party costs and expenses which are recoverable from the **insured member** by the third party under English law;
- (d) the **insured member's** costs and expenses provided that such costs and expenses have been incurred with **our** prior written consent.

What we will not pay for:

- (i) injury sustained to any employee of the **insured member** employers' liability, contractual liability or liability to a member of your family or household;
- (ii) liability arising out of the ownership, possession or use of any vehicle, aircraft or water craft (other than manually propelled rowing boats, punts or canoes);
- (iii) liability arising out of property belonging to or held in trust by or in the custody or control of the **insured member**;
- (iv) liability arising out of any wilful or malicious act;
- (v) liability arising out of the carrying on of any trade, profession or business.
- (vi) any liability to **you**, any **insured member** or members of the **insured member's** family;
- (vii) liability assumed by the **insured member** by agreement with any third party.

Please note: It is a condition of any claim under this Section 9 that the **insured member** shall make no admission, offer, promise, payment or undertaking of payment without **our** prior written consent.

How is my personal data protected?

Please ensure that **you** show the following information to others covered under your **International Travel Plan**.

We will deal with all personal information **you** supply to **us** in the strictest confidence as required by the Data Protection Act 1998. **We** extend the same duty of confidentiality to any third parties to whom **we** may subcontract the administration of your **International Travel Plan**, including those based outside the European Economic Area.

We will use this personal information to provide the services set out under the terms of this **International Travel Plan** and to administer your **International Travel Plan**.

As **you** are acting on behalf of any family member covered by this **International Travel Plan**, **we** will send all correspondence about the **International Travel Plan**, including any claims correspondence, to **you** unless **we** are advised to do otherwise.

In certain circumstances **we** may ask medical service providers (or others) to supply **us** with further information.

We, and the AXA Group company Denplan, may use the information **you** have provided to **us** to contact **you** by post, telephone, or electronically with details of other products and services. **We** may also share some of your details with other AXA Group companies and other carefully selected companies based in the European Economic Area to enable them to contact **you** about their products and services and, if appropriate, to administer them. If **you** do not want this to happen please contact **us** otherwise **we** will assume that, for the time being, **you** are happy to be contacted in this way.

We may disclose information about anyone under your **International Travel Plan** when there is a legal requirement for **us** to do so or in circumstances when it would help **us** to prevent or investigate fraud or improper claims.

What regulatory protection do I have?

AXA PPP healthcare is authorised and regulated by the Financial Services Authority (FSA). The FSA was established by government to provide a single statutory regulator for financial services. The FSA is committed to securing the appropriate degree of protection for consumers and promoting public understanding of the financial system.

The FSA have set out rules which regulate the sale and administration of general insurance which **we** must follow when **we** deal with **you**. **Our** FSA register number is 202947. This information can be checked by visiting the FSA register which is on their website: www.fsa.gov/register or by contacting the FSA on 0845 606 1234 within the UK and Channel Islands or +44 (0) 20 7066 1000 if **you** are calling from outside the UK and Channel Islands.

We provide advice and information only on **our** own products. If **you** would like further details on any of **our** products please contact **us**.

We are also participants in the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. The scheme is administered by the Financial Services Compensation Scheme Limited (FSCS), a body established by the FSA. The scheme is governed by FSA rules and may act if it decides that an insurance company is in such serious financial difficulties that it may not be able to honour its contracts of insurance. The scheme may assist by providing financial assistance to the insurer concerned, by transferring policies to another insurer, or by paying compensation to eligible policyholders. For non-compulsory insurance the scheme pays the first £2,000 of a valid claim in full and 90% of the remaining amount of your loss.

Further information about the operation of the scheme is available on the FSCS website: www.fscs.org.uk

What should I do if I have reason to complain?

We aim to provide **you** with courteous, efficient service.

Providing **you** with clear and accurate information – whether in writing or by telephone – is an important part of **our** service. **Our** Travel Team is there to guide **you** through your AXA PPP healthcare travel membership. They can help **you** when **you** are making a claim – as well as remind **you** of restrictions **you** may have on your **International Travel Plan** (please remember that **our** policies are not intended to cover all eventualities).

If **you** are dissatisfied with the service **we** have provided or if **you** feel that **we** have made a wrong decision, **we** will of course try to address your concerns – your feedback is vital to helping **us** improve.

If **you** think things have gone wrong for **you** and **you** are unhappy with **us**, please contact **our** Travel Team in the first instance and they will try to resolve your complaint. However, if **you** are unhappy with their response, then **we** invite **you** to contact the Customer Relations Executive, preferably in writing, at:

AXA PPP healthcare
Phillips House
Crescent Road
Tunbridge Wells TN1 2PL UK

We will acknowledge your complaint upon receipt, investigate it and respond to **you** within 10 working days of receiving your letter (**we** will, of course, keep **you** informed if there is an unavoidable delay).

If **you** are dissatisfied with this response then **we** invite **you** to write, detailing why **you** feel **our** decision is incorrect in relation to the terms and benefits of your **International Travel Plan**, to:

The Operations Director

AXA PPP healthcare

PPP House

Vale Road

Tunbridge Wells TN1 1BJ UK

Again **we** will acknowledge your letter upon receipt. **Our** Operations Director will – on behalf of **our** Chief Executive – review your complaint and respond to **you** within 20 working days of receiving your letter (**we** will, of course, keep **you** informed if there is an unavoidable delay).

The Financial Ombudsman Service

The Financial Ombudsman Service will review your complaint if **you** remain dissatisfied after **we** have issued **our** final decision from the Operations Director.

The address **you** need to write to is:

The Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR UK

Telephone: 0845 080 1800 within the UK and Channel Islands

Telephone: +44 (0) 20 7964 0198 outside the UK and Channel Islands

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The Ombudsman will review complaints about:

- the way in which your **International Travel Plan** was sold to **you**
- the administration of your **International Travel Plan**
- the handling of any claims.

Please note that the Ombudsman will not normally investigate complaints concerning an insurer's exercise of commercial judgement. For example, disputes about premium increases or a decision to exclude a **medical condition** from cover will not generally be considered.

The Ombudsman will also not usually review a complaint where:

- **we** gave a final decision over six months ago
- your case already involves (or has involved) legal action.

None of these procedures affect your legal rights.

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.

INTERNATIONAL HEALTH PLAN

INTERNATIONAL TRAVEL PLAN

JERSEY HEALTH PLAN

GUERNSEY HEALTH PLAN

www.axapphealthcare.co.uk



PPP HEALTHCARE



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