

## AXA-TRAVEL INSURANCE – RYANAIR ECONOMY POLICY SCHEDULE

<b>POLICY SCHEDULE</b>		<b>Excess</b>
<b>Section A - Travel Assistance</b>		
Legal Assistance	Included	
Lost or Stolen Document Assistance	Included	
Interpreter	Included	
Message Relay	Included	
<b>Section B - Cancellation</b>		
Cancellation	£ 500	£ 15
<b>Section C – Baggage</b>		
Baggage (maximum)	£ 1,500	£ 75
- Single Item Limit	£ 300	
- Valuables Limit in Total	£ 300	
- Unreceipted Item Limit	£ 300	
- Unreceipted Single Item Limit	£75	

## AXA-TRAVEL INSURANCE – RYANAIR STANDARD POLICY SCHEDULE

<b>POLICY SCHEDULE</b>		<b>Excess</b>
<b>Section A - Travel Assistance</b>		
Legal Assistance	Included	
Lost or Stolen Document Assistance	Included	
Interpreter	Included	
Message Relay	Included	
<b>Section B - Cancellation or Curtailment Charges</b>		
Cancellation or Curtailment	£ 500	£ 15
<b>Section C – Delayed Departure / Abandonment</b>		
Travel Delay, maximum	£240	
Per completed 12 hour period	£20	
Abandonment	£500	£ 75
<b>Section D – Travel Disruption</b>		
Delay over 4 hours, maximum	£150	
<b>Section E - Baggage Delay</b>		
Delayed Baggage, maximum after 12 hours	£200	
<b>Section F - Emergency Medical and Other Expenses</b>		
Medical Expenses	£ 250,000	£ 75
Repatriation	Unlimited	
Emergency Dental Pain Relief	£ 200	£ 75
Transportation to Hospital if not free	Included	
Relative/Friend to travel out if travelling alone when hospitalised	Economy Flight + £75 per day, maximum 10 days	
Extended stay (Companion)	£150 per day, maximum £1,500	
Extended stay following Medical treatment (Insured/Companion)	£150 per day, maximum £1,500	
Return Home of Children	Economy Flight + £150 per day, maximum 3 days	
<b>Section G - Hospital Benefit</b>		
Hospital Benefit, maximum	£ 125	
- per day	£ 25	
<b>Section H – Baggage and Passport</b>		
Baggage (maximum)	£ 1,500	£ 75
- Single Item Limit	£ 300	
- Valuables Limit in Total	£ 300	
- Unreceipted Item Limit	£ 300	
- Unreceipted Single Item Limit	£75	

Lost or stolen Passport, identity card or visa	£ 400	£ 75
<b>Section I - Personal Liability</b>		
Personal Liability	£ 500,000	£ 350
- Legal expenses	Included above	
<b>Section J - Business Cover – Optional – Available upon payment of additional premium</b>		
Business Equipment (maximum)	£ 1,000	£ 75
- Single Item Limit	£ 500	
- Computer Equipment Single Item Limit	£ 500	
- Unreceipted Item Limit	£ 300	
- Unreceipted Single Item Limit	£75	
Business Colleague Replacement	Economy Flight	
<b>Section K - Winter Sports Cover – Optional – Available upon payment of additional premium</b>		
Ski Equipment Owned	£ 600	£ 75
- Single Item Limit	£ 300	
- Unreceipted Item Limit	£ 300	
- Unreceipted Single Item Limit	£75	
Ski Equipment Hired	£ 500	£ 75
- Single Item Limit	£ 300	
Ski Hire, maximum	£ 300	
- per day	£ 30	
Ski Pack, maximum	£ 300	
- per day	£ 30	
Piste Closure, maximum	£ 300	
- per day	£ 30	
Avalanche, maximum	£ 300	
- per day	£ 30	
<b>Section L - Golf Cover - Optional– Available upon payment of additional premium</b>		
Golf Equipment	£ 1,000	£ 75
- Single Item Limit	£ 300	
- Unreceipted Item Limit	£ 300	
- Unreceipted Single Item Limit	£75	
Golfing Liability	£ 500,000	£350
- Legal Expenses	Included above	
Green Fees	£ 250	
Hole in One Benefit	£ 75	

**EMERGENCY TELEPHONE NUMBERS:**

PLEASE CALL AXA ASSISTANCE ON +44 (0)845 610 1426 or +44 (0)208 419 7009

**CLAIMS:**

PLEASE E-MAIL AXA ASSISTANCE AT [GBR@axa-assistance-claims.com](mailto:GBR@axa-assistance-claims.com)  
Please include **your** name, policy number (PNR) and the reason for **your** claim.



**ECONOMY POLICY SUMMARY**

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

**Section A – Travel Assistance**

- Assistance with lost documents, legal referrals and message relay.

**Section B – Cancellation**

- Unavoidable or necessary cancellation of your trip due to death; bodily injury or illness; compulsory quarantine or jury service; redundancy; withdrawal of leave for members of the armed forces or emergency services; the police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft. The maximum we will pay under this section is up to £ 500.

**Section C – Baggage**

- Accidental loss, theft or damage to baggage (excluding ski and golf equipment) up to £1,500. Up to £300 for any single article and for all valuables in total – please refer to ‘Definitions’ in the policy wording.

## **SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS**

### **General Exclusions:**

- War risks, civil commotion, terrorism, sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are excluded - please see the General Exclusions section, the Winter Sports definition and the Sports and Other Activities section of the policy wording.
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Travel Advice Section of the Department of Foreign Affairs or the World Health Organisation has advised the public not to travel to.

### **Exclusions under Section B – Cancellation:**

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

### **Exclusions under Section C – Baggage:**

- Valuables left unattended at any time unless in a hotel safe or safety deposit box.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a secured area, and evidence of entry into the vehicle by forcible and violent means is available – Please see the section Special Exclusions Applicable to Personal Belongings for a description of secure areas.
- Contact or corneal lenses, hearing aids, dental or medical fittings and other items are excluded – please refer to the policy wording for the full list.



## **STANDARD POLICY SUMMARY**

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

### **Section A – Travel Assistance**

- Assistance with lost documents, legal referrals and message relay.

### **Section B – Cancellation or Curtailment Charges**

- Unavoidable or necessary cancellation or curtailment of your trip before completion due to death; bodily injury or illness; compulsory quarantine or jury service; redundancy; withdrawal of leave for members of the armed forces or emergency services; the police requesting you to return to or remain at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft. The maximum we will pay under this section is up to £ 500.

### **Section C – Delayed Departure/Abandonment**

- Delayed departure for at least 12 hours from the scheduled departure time. £20 for the first complete 12 hour delay and £20 for each further full 12 hours delay, up to a maximum of £240.
- Up to £500 for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip after a continuous 24 or 36 hour delay has occurred on your outward journey.

### **Section D – Travel Disruption**

- Up to £150 for room only accommodation or travel expense if your first or final outward flight is to be cancelled, due to the flight being delayed for in excess of four hours.

### **Section E – Baggage Delay**

- Up to £200 for the emergency replacement of clothing, medication and toiletries if your baggage is lost and not returned for more than 12 hours on the outward journey.

### **Section F – Emergency Medical and Other Expenses**

- Medical, surgical, hospital, ambulance and nursing fees up to £5,000,000 outside your country of residence. Medical expertise to arrange medical assistance or transport home following an accident or illness.
- Emergency dental treatment for pain relief up to £200 incurred outside your country of residence.
- Reasonable cost of conveying the ashes or remains home.
- Reasonable additional transport and/or accommodation expenses incurred up to £150 per night for 10 nights, if it is medically necessary for you and a companion to stay beyond your scheduled return date.

### **Section G – Hospital Benefit**

- £25 for every completed 24 hours of in-patient stay up to a maximum of £250.

### **Section H – Baggage and Passport**

- Accidental loss, theft or damage to baggage (excluding ski and golf equipment) up to £1,500. Up to £300 for any single article and for all valuables in total – please refer to 'Definitions' in the policy wording.
- Up to £400 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad – please refer to the policy wording for full details of the cover available.

### **Section I – Personal Liability**

- Personal liability and legal expenses for any compensation you become legally liable to pay up to £500,000.

### **Section J – Business Cover – Optional – Available upon Payment of Additional Premium**

- Up to £,1000 for accidental loss, theft or damage to business equipment, subject to a maximum of £500 for any one article, pair or set of articles and £500 for computer equipment.
- An economy flight for a business associate to take your place on a pre-arranged business trip – please refer to the policy wording for full details of the cover available.

### **Section K – Winter Sports Cover – Optional – Available upon Payment of Additional Premium**

#### **Section K1 – Ski Equipment and Ski Equipment Hire**

- Up to £600 for the loss, theft of or damage to your own ski equipment, subject to a maximum of £300 for any single article, pair or set of articles.
- Up to £30 per day, up to a maximum of £300 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.

#### **Section K2 – Ski Pack**

- Up to £30 per day, up to a maximum of £300 for the unused portion of your ski pack following your bodily injury or illness.

#### **Section K3 – Piste Closure**

- Up to £30 per day, up to a maximum of £300 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £30 per day, up to a maximum of £300.

#### **Section K4 – Avalanche**

- Up to £30 per day, up to a maximum of £300 for reasonable extra accommodation and travel expenses if access to and from the ski resort is blocked or scheduled public transport services are cancelled.

#### **Section L – Golf Cover – Optional – Available upon Payment of Additional Premium**

- Accidental loss, theft or damage to golf equipment up to £1,000.
- Golfing Liability up to £500,000.
- Up to a maximum of £250 for pre-paid, irrecoverable green fees following your bodily injury or illness or Cancellation or Curtailment under Section B.
- £75 Hole in One Benefit.

### **SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS**

#### **General Exclusions:**

- War risks, civil commotion, terrorism (except under Sections F – Emergency Medical and Other Expenses and G – Hospital Benefit unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are excluded - please see the General Exclusions section, the Winter Sports definition and the Sports and Other Activities section of the policy wording.
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Travel Advice Section of the Department of Foreign Affairs or the World Health Organisation has advised the public not to travel to.

#### **Exclusions under Section B – Cancellation or Curtailment Charges:**

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

#### **Exclusions under Section C – Delayed Departure/Abandonment:**

- Strike, industrial action or air traffic control delay publicly announced by the date you purchased this insurance or at the time of booking any trip.

#### **Exclusions under Section D – Travel Disruption:**

- Strike, industrial action or air traffic control delay publicly announced by the date you purchased this insurance or at the time of booking any trip.

#### **Exclusions under Section F – Emergency Medical and Other Expenses:**

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your country of residence.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
- Pre-existing medical conditions.

#### **Exclusions under Section G – Hospital Benefit:**

- Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where the required inoculations have not been undertaken.

#### **Exclusions under Section H – Baggage and Passport:**

- Valuables left unattended at any time unless in a hotel safe or safety deposit box.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a secured area, and evidence of entry into the vehicle by forcible and violent means is available – Please see the section Special Exclusions Applicable to Personal Belongings for a description of secure areas.
- Contact or corneal lenses, hearing aids, dental or medical fittings and other items are excluded – please refer to the policy wording for the full list.
- Personal money.

#### **Exclusions under Section I – Personal Liability:**

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

#### **Exclusions under Section J – Business Cover:**

- Business equipment left unattended at any time unless deposited in a hotel safe, locked accommodation or in unless it is in a secured area of a motor vehicle, and evidence of entry into the vehicle by forcible and violent means is available – Please see the section Special Exclusions Applicable to Personal Belongings for a description of secure areas.
- Loss, theft or damage of films, tapes, cassettes, cartridges or discs other than the market value.
- Any loss or damage arising from manual work.

#### **Exclusions under Sections K1, K2, K3 and K4 – Winter Sports Cover:**

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.

#### **Exclusions under Section L – Golf Cover:**

- Golf equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a secured area, and evidence of entry into the vehicle by forcible and violent means is available – Please see the section Special Exclusions Applicable to Personal Belongings for a description of secure areas.