



INVESTEC VISA PLATINUM – BENEFIT SCHEDULE

BENEFIT TABLE	
Section A - Travel Advice	
Travel Advice	Included
Section B - Travel Assistance	
Medical Assistance	Included
Legal Assistance	Included
Cash Advance	up to £ 2,500
Lost or Stolen Document Assistance	Included
Interpreter	Included
Message Relay	Included
Lost Luggage Assistance	Included
Section C – Cancellation or Curtailment Charges	
Cancellation or Curtailment or Abandonment	£ 8,000
Section D – Missed Departure/ Missed Connection	
Missed Departure/ Missed Connection	£ 2,000
Section E – Delayed Departure/ Abandonment	
Delayed Departure, maximum	£ 400
- per 4 hour period	£ 60
Section F - Baggage Delay and Extended Baggage Delay	
Baggage Delay, after 6 hours	£ 300
Extended Baggage Delay, after 48 hours	£ 300
Section G - Involuntary Denial of Boarding	
Involuntary Denial of Boarding	£ 80
Extended Denial of Boarding	£ 400
Section H - Emergency Medical and Other Expenses Abroad	
Medical Expenses and Repatriation Expenses	£ 10,000,000
Emergency Dental Pain Relief	£ 800
Transportation to Hospital if not free	Included
Infants born following Complications of Pregnancy, maximum per event	£75,000 (or £200,000 for trips to USA or Caribbean)
Close Relative to travel out if hospitalised	£ 160 per day, max. 10 days + Economy Flight
Extended Stay of Insured/Companion	£160 per day, max. 10 days
Return Home of Children	£ 160 per day, max. 3 days + Economy Flight
Convalescence, maximum	£ 800
- per day	£ 80
Funeral Expenses	£ 2,000
Section I - Hospital Benefit	
Hospital Benefit, maximum	£ 400
- per day	£ 40
Section J – Home Emergency Service	
Home Emergency Service	£ 400
Section K – Baggage, Personal Money and Passport	
Baggage, maximum	£ 10,000
- Single Article Limit	£ 750
- Valuables Limit in Total	£ 1,000
- Personal Money	£ 400

- Cash Limit	£ 200
- Cash Limit under 16's	£ 80
Lost or Stolen Passport	£ 800
Section L - Travel Accident	
Travel Accident, maximum	£ 800,000
- Loss of Limbs or Sight (Age 65 and under)	£ 800,000
- Permanent Total Disablement (Age 65 and under)	£ 800,000
- Death Benefit (Age 18 to 65)	£ 240,000
- Death Benefit (Age 17 and under)	£ 128,000
- All Benefits (66 years and over)	£ 128,000
Section M - Personal Liability	
Personal Liability	£ 4,000,000
Section N - Overseas Legal Expenses	
Overseas Legal Expenses and assistance	£ 40,000
Section O - Catastrophe Benefit	
Catastrophe	£ 2,000
Section P - Hijack Benefit	
Hijack, maximum (per day)	£ 4,000 (£ 800)
Section Q - Business Benefit	
Business Equipment (maximum)	£ 8,000
- Single Item Limit	£ 800
- Computer Equipment Single Item Limit	£ 1,600
- Samples Limit	£ 800
Business Colleague Replacement	Economy Flight
Section R – Winter Sports	
Ski Equipment, maximum	£ 2,500
- Owned	£ 2,500
- Hired	£ 750
- Single Article Limit	£ 500
Ski Hire, maximum	£ 500
- per day	£ 50
Ski Pack, maximum	£ 500
- per day	£ 50
Piste Closure, maximum	£ 500
- per day	£ 50
Avalanche Closure, maximum	£ 500
- per day	£ 50
Section S – Golf Benefit	
Golf Equipment	£ 4,000
- Single Article Limit	£ 320
Green Fees	£ 200
Hole in One Benefit	£ 200
Section T – Wedding Cover	
Wedding Cover, maximum	£ 8,000
- Single Item Limit	£ 1,600
- Valuables Limit in Total	£ 800
- Wedding Video/ Photos	£ 800
Section U – ATM Theft/ Assault	
ATM Theft/ Assault, maximum per year	£ 500
- Per Event	£ 250



Section V – Purchase Protection	
- Limit per 365 day period	£ 6,000
- Limit per Incident	£ 1,200
- Single Article Limit	£ 600
- per Item Excess	£ 60
Section W – Rental Car Collision Damage Waiver	
Rental Car Collision Damage Waiver, up to 31 day rental by Cardholder	£ 50,000

CONTENTS

CONTENTS	2
INTRODUCTION	2
IMPORTANT INFORMATION	2
DEFINITIONS	3
GENERAL CONDITIONS.....	5
SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS.....	
BELONGINGS.....	5
CLAIMS CONDITIONS.....	5
EMERGENCY AND MEDICAL SERVICE	6
RECIPROCAL HEALTH AGREEMENTS.....	6
GENERAL EXCLUSIONS	6
SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS.....	
BELONGINGS.....	7
SPORTS AND ACTIVITIES	7
SECTION A – TRAVEL ADVICE.....	8
SECTION B – TRAVEL ASSISTANCE.....	8
SECTION C – CANCELLATION OR CURTAILMENT CHARGES ...	8
SECTION D - MISSED DEPARTURE/ MISSED CONNECTION ...	9
SECTION E – DELAYED DEPARTURE/ ABANDONMENT	9
SECTION F – BAGGAGE DELAY AND EXTENDED BAGGAGE DELAY.....	10
SECTION G – INVOLUNTARY DENIAL OF BOARDING.....	10
SECTION H – EMERGENCY MEDICAL AND OTHER EXPENSES ABROAD	10
SECTION I - HOSPITAL BENEFIT	11
SECTION J – HOME EMERGENCY SERVICE.....	12
SECTION K – BAGGAGE, PERSONAL MONEY AND PASSPORT.....	12
SECTION L - TRAVEL ACCIDENT.....	12
SECTION M - PERSONAL LIABILITY	13
SECTION N – OVERSEAS LEGAL EXPENSES.....	13
SECTION O – CATASTROPHE BENEFIT.....	13
SECTION P – HIJACK BENEFIT	14
SECTION Q – BUSINESS BENEFIT.....	14
SECTION R – WINTER SPORTS	14
SECTION S – GOLF BENEFIT	15
SECTION T – WEDDING COVER.....	15
SECTION U – ATM THEFT/ ASSAULT	15
SECTION V – PURCHASE PROTECTION	16
SECTION W – RENTAL CAR COLLISION DAMAGE WAIVER...	16
CLAIMS PROCEDURE.....	17
COMPLAINTS PROCEDURE.....	17
USE OF YOUR PERSONAL DATA	17
COMPENSATION SCHEME.....	18
CANCELLATION OF THE POLICY AND COVER.....	18

INTRODUCTION

This travel insurance is brought to **you** by Investec Bank plc, 30 Gresham Street, London, EC2V 7QP, United Kingdom, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 172330).

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, which is part of the AXA Group.

ELIGIBILITY

The insurance in this Policy is dependent upon **you** being a valid Investec Visa Platinum **Cardholder** at the time of any incident giving rise to a claim. For all sections of the Benefit Schedule other than Section S – Hole in One Benefit and Section V – Purchase Protection, the insured will be covered irrespective of the use of the Investec Visa Platinum Card.

This Policy contains details of benefits, conditions and exclusions relating to Investec Visa Platinum **Cardholders** and is the basis on which all claims **you** make will be settled. Investec Bank plc will give **you** notice if there are any material changes to these terms and conditions or if the Policy is cancelled or expires without renewal on equivalent terms.

THE LAW APPLICABLE TO THESE BENEFITS

These benefits will be governed by the laws of England and Wales unless **we** have specifically agreed otherwise.

IMPORTANT INFORMATION

1. Claims arising directly or indirectly from any **pre-existing medical conditions** are NOT covered.
2. The benefits will NOT cover **you** when **you** are travelling against the advice of a **medical practitioner** (or would be travelling against the advice of a **medical practitioner** had **you** sought his/her advice).
3. The benefits will NOT cover **you** when **you** are travelling with the intention of obtaining medical treatment or consultation abroad.
4. The benefits will NOT cover **you** if **you** have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which **you** are awaiting investigations or consultations, or awaiting results of investigations, where the underlying cause has not been established).
5. If injury, illness loss, theft or damage happens **you** should immediately call **AXA Assistance** on +44 (0)203 284 1238 to report a medical emergency, request repatriation, report any loss, theft or damage.
6. In the event of **curtailment** necessitating **your** early return **home** **you** must contact **AXA Assistance**. The service is available to **you** and operates 24 hours a day, 365 days a year for advice and assistance with **your** return **home**. **AXA Assistance** will arrange transport **home** when **you** have notice of serious illness, imminent demise, or death of a **close relative** at **home**.
7. In order to be eligible to receive benefits under this Benefit Schedule **you** must charge: the green fees in Section S - Hole In One Benefit and the **eligible item** in Section V - Purchase Protection in full to **your** Investec Visa Platinum Card.
8. All benefit amounts listed in the **Benefit Table** are per **insured person per trip** unless otherwise noted (excluding Section V - Purchase Protection and Section W – Rental Car Collision Damage Waiver).
9. The maximum age limit for cover under Section C – Cancellation or Curtailment Charges, Section H – Emergency Medical and Other Expenses Abroad, Section I – Hospital Benefit and Section W – Rental Car Collision Damage Waiver is 79 years inclusive. If **you** reach the age of 80 during the **period of cover**, cover will



continue for those sections until the end of that **period of cover** but not thereafter.

10. Cover for Benefits in Section H – Emergency Medical and Other Expenses Abroad, Section I – Hospital Benefit, Section M – Personal Liability, Section N - Overseas Legal Expenses, Section U - ATM Theft and Section W – Rental Car Collision Damage Waiver are excluded in the **country of residence** and in the United Kingdom.
11. **You** will not be covered under the Policy if **your country of residence** is outside the **United Kingdom**, Jersey, Guernsey or the Isle of Man.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Benefit Schedule and is highlighted in bold print.

You/ your/ insured person(s)

– the **Cardholder**, his/her **family** and his/her grandchildren. The **Cardholder** and his/her **family** are covered for benefits when travelling on a **trip** independently of one another. The **Cardholder's** grandchildren are only covered when travelling together on the same **trip** with the **Cardholder**. **Insured persons** must reside in the same **country of residence** as the **Cardholder**.

For all sections of the Benefit Schedule other than Section S – Hole In One Benefit and Section V – Purchase Protection, the **Cardholder**, his/her **family** and his/her grandchildren will be covered irrespective of use of the Investec Visa Platinum Card.

We/us/our

– The service provider arranged by Inter Partner Assistance S.A. UK Branch.

Adverse weather conditions

– rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological or catastrophic event such as but not limited to an earthquake, volcano or tsunami.

Adviser

– specialist solicitors or their agents.

Adviser's costs

– reasonable fees and disbursements incurred by the **adviser** with **our** prior written authority. Legal and accounting expenses shall be assessed on the standard basis and third party costs shall be covered if awarded against **you** and paid on the standard basis of assessment.

Baggage

– luggage, clothing, personal effects, and other articles which belong to **you** and are worn, used or carried by **you** during any **trip**.

Benefit Table

– the table listing the benefit amounts on page 1 and 2. All benefits are per **insured person**, per **trip**, except as noted otherwise and excluding Section V – Purchase Protection.

Bodily injury

– an identifiable physical injury caused by a sudden, violent, external, unexpected specific event. Injury as a result of **your** unavoidable exposure to the elements shall be deemed to be a **bodily injury**.

Business equipment

– items used by **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business associate

– any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

Business trip

– a **trip** taken wholly or in part for business purposes but excluding manual work.

Cardholder/Policyholder

– the holder of an Investec Visa Platinum Card, the card being valid at the time of the incident.

Close relative

– mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, legal ward, partner or fiancé/fiancée or civil partner (any **couple**, including same-sex, in a common law relationship or who have co-habited for at least 6 months).

Complications of Pregnancy

– the following unforeseen complications of pregnancy as certified by a medical practitioner: toxemia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum haemorrhage; placental abruption; placenta praevia; post partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/ medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Couple

– the **Cardholder** and either their fiancé/fiancée, spouse/partner who is normally resident at the same address.

Country of residence

– the country in which **you** legally reside (being in the **United Kingdom**, Jersey, Guernsey, or the Isle of Man).

Curtailed / curtail

– cutting short **your trip** by returning **home** due to an emergency authorised by **us**.

Eligible item

– an item, purchased by the **Cardholder** solely for personal use (including gifts), which has been charged fully to the **Cardholder's** Investec Visa Platinum Card account and is not listed under WHAT IS NOT COVERED in Section V – Purchase Protection.

Family

– the spouse or legal partner (any couple, including same-sex, in a common law relationship living permanently at the same address for at least 6 months) of the **Cardholder**, their children, step children or foster children aged under 19, or age 19 to 21 if in full time education.

Golf equipment

– golf clubs, golf balls, golf bag, golf trolley, and golf shoes forming part of **your baggage**.

Hole-in-one

– driving from the tee during a golf match and holing out in a single stroke.



Home

– **your** normal place of residence in **your country of residence**.

Medical condition(s)

– any medical or psychological disease, sickness, condition, illness or injury that has affected **you** or any **close relative**, travelling companion or person with whom **you** intend to stay whilst on **your trip**.

Medical practitioner

– a legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to **you** or any travelling companion.

Pair or set

– items of **personal belongings** or **valuables** forming part of a set or which are normally used together.

Panel

– **our** panel of **advisers** who may be appointed by **us** to act for **you**.

Period of cover

– the 12 month period beginning with the start date of **your** Investec Visa Platinum Card account and each 12 month period thereafter as long as **your** card account is valid. Cover will end when the card account is terminated or when these benefits are cancelled or expire.

Cover begins for any **trip** commencing on or after the start date of **your** Investec Visa Platinum Card account. The period of any **trip** may not exceed 90 consecutive days. The cover is limited to a total of 183 days outside of the **country of residence** in any 12 month period. **Trips** must begin and end in the **country of residence**.

Cover begins for **eligible items** in Section V - Purchase Protection purchased with the Investec Visa Platinum Card account after the start date of your Investec Visa Platinum Card account. Cover begins for **rental vehicles** in Section W – Rental Car Collision Damage Waiver rented on a **trip** after the start date of **your** Investec Visa Platinum Card account.

Under Section C – Cancellation cover shall be operative from the time **you** book the **trip** and ceases upon commencement of **your trip**. For all other sections of the Benefit Schedule, the benefits commence when **you** leave **your home** or hotel, or **your** place of business (whichever is the later) to commence the **trip** and terminates at the time **you** return to **your home**, hotel or place of business (whichever is the earlier) on completion of the **trip**.

Extension to the period of cover

The **period of cover** is automatically extended for the period of the delay in the event that **you** return to **your country of residence** is unavoidably delayed due to an event covered by this Benefit Schedule.

Personal belongings

- **baggage, business equipment, ski equipment, golf equipment, wedding gifts and/or wedding attire.**

Personal money

- bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, hotel vouchers and passport, all held for private purposes.

Personal quarantine

- a period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

Pre-existing medical condition(s)

- any past or current **medical condition** that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the booking of and/or commencement of any **trip**; and
- any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to commencement of cover under this Benefit Schedule and/or prior to any **trip**.

Public transport

– any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Regional quarantine

– any period of restricted movement or isolation, including national lockdowns, within **your country of residence** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

Strike or industrial action

– any action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

Ski equipment

– skis (including bindings), ski boots, ski poles, snowboards and helmets.

Sports and activities

– the activities listed under SPORTS AND ACTIVITIES for which **your** participation in during **your trip** is not the sole or main reason for **your trip** (excluding golf or winter sports holidays).

Terrorism

– 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 governments, 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.

Trip

- any journey for business or pleasure made by **you** worldwide up to 90 consecutive days during the **period of cover**. **Trips** must begin and end in the **country of residence**.

Any **trip** solely within the **country of residence** is only covered where **you** have pre - booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Any **trips** to a country, specific area or event when the Travel Advice Unit of the the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all travel or all but essential travel are not covered.

Cover for Benefits in Section H – Emergency Medical and Other Expenses Abroad, Section I – Hospital Benefit, Section M – Personal Liability, Section N - Overseas Legal Expenses, Section U - ATM Theft and Section W – Rental Car Collision Damage Waiver are excluded in the **country of residence** and in the United Kingdom.



Unattended

– when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom

– England, Scotland, Wales, and Northern Ireland.

Valuables

– jewellery, precious metals or precious stones or items made from precious metals or precious stones, watches, furs, leather articles, cameras and photography equipment, video games, CD's, DVD's, tapes/cassettes, films, cartridges, memory devices, headphones, telescopes, binoculars, laptops, tablets, notebooks, E-readers and MP3/4 players.

Wedding attire

– dresses, suits, shoes and other accessories bought specially for the wedding/civil partnership and make-up, hair styling and flowers paid for and purchased for the wedding/civil partnership forming part of **your baggage**.

GENERAL CONDITIONS

These conditions apply throughout the Benefit Schedule. **You** must comply with the following conditions to have the full protection of the Benefit Schedule. If **you** do not comply **we** may at **our** option refuse to deal with **your** claim, or reduce the amount of any claim payment.

1. DUAL INSURANCE

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to TRAVEL ACCIDENT/PERSONAL ACCIDENT).

2. REASONABLE PRECAUTIONS

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

3. MAXIMUM AGE LIMIT

The maximum age limit for cover under Section C – Cancellation or Curtailment Charges, Section H – Emergency Medical and Other Expenses Abroad, Section I – Hospital Benefit and Section W – Rental Car Collision Damage Waiver is 79 years inclusive. If **you** reach the age of 80 during the **period of cover**, cover will continue for those sections until the end of that **period of cover** but not thereafter.

4. CURTAILMENT ASSISTANCE

In the event of **curtailment** necessitating **your** early return **home you** must contact **AXA Assistance**. The service is available to **you** and operates 24 hours a day, 365 days a year for advice and assistance with **your** return **home**. **AXA Assistance** will arrange transport **home** when **you** have notice of serious illness, imminent demise, or death of a **close relative** at **home**.

SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS

1. **You** must report all incidences of loss, theft, or attempted theft of **personal belongings** to the local Police within 48 hours of discovery and obtain a written report. A Holiday Representatives Report is not sufficient.
2. For items damaged by a third party whilst on **your trip you** must obtain an official report from an appropriate local authority.
3. If **personal belongings** are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **you** must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If

personal belongings are lost, stolen or damaged whilst in the care of an airline **you** must:

- a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under the Benefit Schedule.
4. **You** must provide an original receipt or other proof of ownership reasonably acceptable to us for items lost, stolen or damaged to help **you** to substantiate **your** claim.
 5. Receipts for items lost, stolen or damaged must be retained as these will help **you** to substantiate **your** claim.
 6. Payment will be made based on the value of the property at the time it was damaged, lost or stolen. A deduction will be made for wear, tear and loss of value depending on the age of the property or **we** may at **our** option replace, reinstate or repair the lost or damaged **personal belongings**.

CLAIMS CONDITIONS

These conditions apply throughout **your** policy. **You** must comply with the following conditions to have the full protection of the policy. If **you** do not comply **we** may at **our** option refuse to deal with **your** claim, or reduce the amount of any claim payment.

The first thing you should do:

We recommend that **you** check **your** cover. Please read the appropriate section in the policy to see exactly what is, and is not covered, noting any conditions, limitations and exclusions.

If bodily injury, illness, loss, theft or damage happens you should immediately:

1. Call **AXA Assistance** on +44 (0)203 284 1238 to report a medical emergency, request repatriation, report any loss, theft or damage.
2. Inform a local Police station in the country where the incident occurred and obtain a crime or lost property irregularity report.
3. Take all reasonable steps to recover missing property.
4. Take all reasonable steps to prevent a further incident.

What you must do after making a claim:

1. Tell **us** and provide full details in writing immediately if someone is holding **you** responsible for damage to their property or **bodily injury** to them. **You** must also immediately send **us** any writ or summons, letter of claim or other document. Certified copies of these documents are acceptable for claim notification but we may require originals if the case is accepted.
2. If **we** ask, **you** must send **us** written details of **your** claim within 31 days.
3. **You** or **your** legal representatives must supply at **your** own expense all information, evidence, details of household insurance, medical certificates and assistance that may be needed.
4. **You** must provide **your** original receipts or other proof of ownership reasonably acceptable to **us**.

What you must not do:

1. Admit or deny any claim made by someone else against **you** or make any arrangement with them.
2. Abandon any property for **us** to deal with.
3. Dispose of any damaged items as **we** may need to see them.

We are entitled to take over any rights in the defence or settlement of any claim in **your** name for **our** benefit against any other party. **We** are entitled to take possession of the property insured and deal with any salvage. **We** may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy.



We reserve the right to require **you** to undergo an independent medical examination at **our** expense. We may also request and will pay for a post-mortem examination.

We may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills.

FRAUD

You must not act in a fraudulent manner. If **you** or anyone acting for **you** in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this policy shall become void. We may inform the police and **you** must repay to **us** any amount already received under the policy.

EMERGENCY AND MEDICAL SERVICE

Contact **AXA Assistance** on telephone: +44 (0)203 284 1238

In the event of a serious illness or accident which may lead to in-patient hospital treatment, or before any arrangements are made for repatriation or in the event of **curtailment** necessitating **your** early return **home**, or in the event of **you** incurring medical expenses in excess of £500, **you** must contact **AXA Assistance**. The service is available to **you** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **you** must contact **AXA Assistance** as soon as possible. Private medical treatment is not covered unless authorised specifically by **AXA Assistance**.

MEDICAL ASSISTANCE ABROAD

AXA Assistance has the medical expertise, contacts and facilities to help should **you** be injured in an accident or fall ill. **AXA Assistance** will also arrange transport **home** when this is considered to be medically necessary, or when **you** have notice of serious illness or death of a **close relative** at **home**.

PAYMENT FOR MEDICAL TREATMENT ABROAD

If **you** are admitted to a hospital/clinic while outside **your country of residence**, **AXA Assistance** will arrange for medical expenses covered by the Benefit Schedule to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact **AXA Assistance** for **you** as soon as possible.

For simple out-patient treatment, **you** should pay the hospital/clinic **yourself** and claim back medical expenses from **us** on **your** return to **your country of residence**. Beware of requests for **you** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call **AXA Assistance** for guidance.

RECIPROCAL HEALTH AGREEMENTS

EUROPEAN UNION (not including the EEA or Switzerland)

If **you** are travelling to countries within the European Union (EU), not including the EEA or Switzerland, **you** are strongly advised to obtain a Global Health Insurance Card (GHIC). **You** can apply for a GHIC either online at www.ghic.org.uk or by telephoning 0300 330 1350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a Global Health Insurance Card or private health insurance, **we** will not deduct the excess under EMERGENCY MEDICAL EXPENSES.

AUSTRALIA

When **you** are travelling to Australia and **you** register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if **you** will be receiving treatment. If **you** receive treatment before **you** enrol, Medicare benefits can be backdated, if **you** are eligible. To be eligible **you** must be a resident of the United Kingdom and will need to show **your** passport with an appropriate visa. If **you** do not enrol at Medicare offices **we** may reject **your** claim or limit the amount **we** pay to **you**. If **you** need treatment which cannot be carried out under Medicare **you** MUST contact **AXA Assistance** before seeking private treatment. If **you** do not do so, **we** may reject **your** claim or limit the amount **we** pay to **you**.

For more information **you** should contact: Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: <http://www.humanservices.gov.au>

GENERAL EXCLUSIONS

These exclusions apply throughout **your** Benefit Schedule. **We** will not pay for claims arising directly or indirectly from:

1. Under all sections, any claim arising from a reason not listed under WHAT IS COVERED.
2. Any circumstances known to **you** before **your covered card** becoming active or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this policy.
3. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section H – Emergency Medical and Other Expenses Abroad and Section I – Hospital Benefit unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
4. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
5. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. **Your** travel to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which **you** are travelling has advised against all travel or all but essential travel.
7. **Your** participation in or practice of any sport or activity unless it is shown as covered under **Sports and Activities**.
8. **Your** engagement in or practice of: manual work with the exception of: bar and restaurant work, wait staff, chalet, maid, au pair and child care, and occasional light manual work at ground level including retail work and fruit picking (excluding the use of cutting tools, power tools and machinery), flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless a full driving licence issued in **your country of residence** is held permitting the use of such vehicles and **you** and **your** passengers are all wearing helmets, professional entertaining, professional



sports, racing (other than on foot), motor rallies and motor competitions, or any tests for speed or endurance.

9. **You** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug or alcohol addiction), self exposure to needless peril (except in an attempt to save human life).
10. A condition **you** have in respect of which a **medical practitioner** has advised **you** not to travel or would have done so had **you** sought his/her advice.
11. A condition for which **you** are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of **your country of residence**.
12. A condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
13. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
14. **Your** own unlawful action or any criminal proceedings against **you**.
15. Any claim where **you** are entitled to Indemnity under any other Insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.
16. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
17. Unless **we** provide cover under these benefits, any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage or additional expenses would be the cost of replacing locks after losing keys, cost incurred in preparing a claim or loss of earnings following **bodily injury** or illness.
18. Operational duties as a member of the Armed Forces.
19. **Your** travel to a country or specific area or event to which a government agency in the **country of residence** or the World Health Organisation has advised the public not to travel, or which are officially under embargo by the United Nations.
20. Benefits in Section H – Emergency Medical and Other Expenses Abroad, Section I – Hospital Benefit, Section M – Personal Liability, Section N - Overseas Legal Expenses, Section U - ATM Theft and Section W – Rental Car Collision Damage Waiver are excluded in the **country of residence** and in the United Kingdom.

SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS

1. Loss, theft of or damage to **valuables** or **personal money** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.
2. Loss, theft of or damage to **personal belongings** contained in an **unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.

3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss, theft of or damage to cheques, travellers cheques, money, postal or money orders, pre-paid coupons or vouchers, travel tickets, credit/debit or charge cards.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, eye glasses, hearing aids, dental or medical fittings, cosmetics, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Claims which are not supported by the original receipt, other proof of ownership reasonably acceptable to **us** or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
10. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
11. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
12. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage**.
13. Claims arising from loss, theft or damage of **personal belongings** shipped as freight or under a bill of lading.

SPORTS AND ACTIVITIES

You are covered under Section H – Emergency Medical and Other Expenses Abroad for the following activities provided **your** participation in them is not the sole or main reason for **your trip**. Cover under Section M – Personal Liability for those sports or activities marked with * is excluded.

- | |
|--|
| <ul style="list-style-type: none"> *Abseiling *Archery Badminton Baseball Basketball Bowling Camel Riding *Canoeing (up to grade/class 3) *Clay pigeon shooting Cricket *Elephant Riding *Fell running *Fencing Fishing Football *Glacier Skiing *Go- Karting Hockey *Horse Riding *Horse Trekking *Hot air ballooning Ice Skating (on recognised ski rinks) *Jet Biking *Jet Skiing |
|--|



- Kitesurfing
- Monoskiing
- *Mountain bicycling on tarmac
- Netball
- Orienteering
- *Paintball
- Pony Trekking
- Racquetball
- Road Cycling
- Roller skating
- Rounders
- Running
- Sailing (within 20 Nautical Miles of the coastline)
- *Sailing (outside 20 Nautical Miles of the coastline)
- Scuba diving † (see note below)
- *Skidoo
- Squash
- Surfing
- Table Tennis
- Tennis
- *Tobogganing
- Trampolining
- Trekking (up to 4000 metres without use of climbing equipment)
- Volleyball
- *War games
- Water polo
- Water Skiing
- Wind Surfing
- Yachting (within 20 Nautical Miles of the coastline)
- *Yachting (outside 20 Nautical Miles of the coastline)
- Zorbing

You are covered under Section H – Emergency Medical and Other Expenses Abroad for the following activities whether or not **your** participation in them is the sole or main reason for **your trip**. Cover under Section M – Personal Liability for those sports or activities marked with * is excluded.

- Golf
- *Cross country skiing
- *Ski touring
- Skiing (on piste or off piste with a guide)
- *Snowblading
- Snowboarding (on piste or off piste with a guide)
- Snowshoeing

† Scuba diving – scuba diving to the following depths, when **you** hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres
- BSAC Dive Leader – 50 metres

We must agree with any equivalent qualification. If **you** do not hold a qualification, **we** will only cover **you** to dive to a depth of 18 metres.

SECTION A – TRAVEL ADVICE

WHAT IS COVERED

Before and during **your trip we** will provide **you** with information on:

1. current visa and entry requirements for all countries. If **you** hold a passport from a country other than the **country of residence**, **we** may need to refer **you** to the embassy or consulate of the country concerned.
2. current vaccination requirements for all countries and information on current World Health Organisation warnings.
3. weather forecasts abroad.

4. specific languages spoken at the travel destination.
5. time zones and time differences.
6. opening hours of major banks including information and advice on the acceptability of various currencies and the main currency in use at the travel destination.

SECTION B – TRAVEL ASSISTANCE

WHAT IS COVERED

During **your trip we** will:

1. assist **you** with the procurement of a lawyer and/or interpreter if **you** are arrested or threatened with arrest while travelling, or are required to deal with any public authority.
2. relay messages to **your close relatives**, business colleagues or friends in **your country of residence**.
3. assist in locating **your** lost baggage and provide **you** with regular updates on the current situation.
4. provide an advance if **your** cash, traveller's cheques or credit cards are lost or stolen and there are no other means for **you** to obtain funds. All advances and delivery fees will be charged to **your** Investec Visa Platinum Card account unless other accepted means of repayment to **us** are made in advance.
5. assist in obtaining replacement travel documents if the documents required for the return journey are lost or stolen. **We** will not pay the charges payable for issuing new documents. In the event that travel tickets for the return journey are lost or stolen, an advance shall be paid to enable purchase of a replacement ticket. All advances and delivery fees will be charged to **your** Investec Visa Platinum Card account unless other accepted means of repayment to **us** are made in advance.

WHAT IS NOT COVERED

The cost of any advance or delivery fee.

SECTION C – CANCELLATION OR CURTAILMENT CHARGES

YOU SHOULD ALWAYS CONTACT AXA ASSISTANCE BEFORE CURTAILMENT Telephone Number +44 (0)203 284 1238

WHAT IS COVERED

We will pay **you**, up to the amount shown in the **Benefit Table**, for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay for all **insured persons**, together with any reasonable additional travel expenses incurred if

- a) cancellation or rebooking of the **trip** is necessary and unavoidable; or
- b) the **trip** is **curtailed** before completion;

as a result of any of the following events occurring:

1. The death, **bodily injury** or illness of:
 - a) **you**;
 - b) any person with whom **you** are travelling or have arranged to travel with;
 - c) any person with whom **you** have arranged to reside temporarily;
 - d) **your close relative**; or
 - e) a **business associate**.
2. A **complication of pregnancy** affecting **you**.
3. Compulsory **personal quarantine**, jury service attendance or being called as a witness at a Court of Law (other than in an advisory or professional capacity) of **you** or **your** travelling companion(s).
4. Redundancy (which qualifies for payment under the current redundancy payment legislation in the **country of residence** and at the time of booking the **trip** there was no reason to believe anyone would be made redundant) of **you** or any person with whom **you** are travelling or have arranged to travel with.
5. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a



Government Department, provided that such cancellation or **curtailment** could not reasonably have been expected at the time of receiving these benefits or booking **your trip** (whichever is the later).

6. The Police requesting **you**, within 7 days of **your** departure date, to remain at or subsequently return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
7. The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which **you** are travelling advising against all travel or all but essential travel to the area **you** are travelling to/in, but not including where advice is issued due to a pandemic or **regional quarantine**, providing the advice came into force after **you** purchased this insurance or booked the **trip** (whichever is the later) and was within 21 days of **your** departure date.

SPECIAL CONDITIONS

1. **You** must obtain a medical certificate from **your** treating **medical practitioner** and prior approval of **AXA Assistance** to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury** or illness.
2. If **you** delay or fail to notify the travel agent, tour operator or provider of transport/ accommodation, at the time it is found necessary to cancel the **trip**, **our** liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.
3. If **you** cancel the **trip** due to **bodily injury** or illness **you** must provide a medical certificate from the **medical practitioner** treating the injured/ill person, stating that this necessarily and reasonably prevented **you** from travelling.
4. If the car which **you** intended to use for the **trip** is stolen or damaged within 7 days of the departure date then the costs of a hire car will be covered and no cancellation costs will be paid.

WHAT IS NOT COVERED

1. **Pre-existing medical conditions** of **you** or anyone under WHAT IS COVERED 1.
2. The cost of recoverable airport charges and levies.
3. Any claims arising directly or indirectly from:
 - a) Redundancy 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 date these benefits became effective or the time of booking any **trip** (whichever is the earlier).
 - b) Circumstances known to **you** prior to the date these benefits became effective or the time of booking any **trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **curtailment** of the **trip**.
4. Costs paid for using any airline mileage reward scheme, for example Avios, or any card bonus point schemes, Timeshare, Holiday Property Bond or other holiday points scheme and/or any associated maintenance fees.
5. Any claim arising from **complications of pregnancy** which:
 - a) for cancellation or rebooking – first arise before booking or paying for the **trip**, whichever is later; or
 - b) for **curtailment** - first arise before departing on **your trip**.Normal pregnancy or childbirth, or travelling when **your medical practitioner** has recorded **your** pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.
6. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.

- b) The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL).
 - c) **Your** credit or debit card provider or Paypal.
7. Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO), or any other equivalent government body in another country, advises against travel due to a pandemic.
8. Any claim due to a **regional quarantine**.

SECTION D - MISSED DEPARTURE/ MISSED CONNECTION

WHAT IS COVERED

We will pay **you**, up to the amount shown in the **Benefit Table**, for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination, connecting flights outside the **country of residence** or returning to the **country of residence** if **you** fail to arrive at the international departure point in time to board the scheduled **public transport** on which **you** are booked to travel on the initial international journey of the **trip** as a result of:

1. the failure of other scheduled **public transport** or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. **strike or industrial action** or **adverse weather conditions**

SPECIAL CONDITIONS

1. **You** must allow sufficient time for the scheduled **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.
2. **You** must obtain a written report from the carrier confirming the delay and cause.
3. **You** must obtain a written report from the police or attending emergency service if the vehicle **you** are travelling in breaks down or is involved in an accident.
4. All itemised receipts must be retained.
5. **You** may claim only once under Section E – Delayed Departure/Abandonment or once under Section D – Missed Departure/Missed Connection or once under Section G – Involuntary Denial of Boarding for the same event, not twice or all.

WHAT IS NOT COVERED

1. **Strike or industrial action** existing or declared publicly by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
3. An accident to or breakdown of the vehicle in which **you** are travelling for which a police or emergency service report is not provided.
4. Breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with manufacturer's instructions.
5. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
6. Missed departure when less than a minimum connection time of 2 hours between connecting flights at an international point of departure has been arranged or longer if flight reservations systems require longer periods for connections.

SECTION E – DELAYED DEPARTURE/ ABANDONMENT

WHAT IS COVERED

If departure of the scheduled **public transport** on which **you** are booked to travel is delayed at the final departure point from or to the



country of residence for at least 4 hours from the scheduled time of departure due to:

1. **strike or industrial action** or
2. **adverse weather conditions** or
3. mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel

we will pay **you**, either:

1. up to the amount shown in the **Benefit Table** for each completed 4 hours delay up to a maximum of the amount shown in the **Benefit Table** for reasonable meals, refreshments and additional accommodation (room only); or
2. up to the amount as shown in the **Benefit Table** for Section C - Cancellation for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay if after:
 - a) a minimum of 24 hours delay has elapsed for a **trip** booked for a duration of 1-7 days; or
 - b) a minimum of 36 hours delay has elapsed for a **trip** booked for a duration of 8 or more days,**you** choose to cancel **your trip**.

SPECIAL CONDITIONS

1. **You** must check-in according to the itinerary supplied to **you**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. All itemised receipts must be retained.
5. **You** may claim only once under Section E – Delayed Departure/ Abandonment or once under Section D – Missed Departure/ Missed Connection or once under Section G – Involuntary Denial of Boarding for the same event, not twice or all.

WHAT IS NOT COVERED

1. Any costs or charges for which the airline will compensate **you**.
2. **Strike or industrial action** or air traffic control delay existing or publicly declared by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).
3. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
4. Abandonment after first leg of a **trip**.

SECTION F – BAGGAGE DELAY AND EXTENDED BAGGAGE DELAY

WHAT IS COVERED BAGGAGE DELAY

We will pay **you** up to the amount shown in the **Benefit Table** for Baggage Delay for the emergency replacement of clothing, medication and toiletries if the checked in **baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 6 hours of **your** arrival.

EXTENDED BAGGAGE DELAY

We will pay **you** up to the amount shown in the **Benefit Table** for Extended Baggage Delay if the checked in **baggage** has still not arrived at **your** destination airport within 48 hours of **your** arrival.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under Section K – Baggage, Personal Money and Passport.

SPECIAL CONDITIONS

1. **You** must obtain written confirmation from the carrier, confirming the number of hours the baggage was delayed. **You** must:
 - a) obtain a Property Irregularity Report from the airline or their handling agents

- b) give written notice of the claim within the time limitations of the carrier and retain a copy.
 - c) retain all travel tickets and tags to submit with a claim.
2. All itemised receipts must be retained.
 3. Anything mentioned under SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS.

WHAT IS NOT COVERED

1. Claims due to delay, confiscation or detention by customs or other authority.
2. Claims arising from **baggage** shipped as freight or under a bill of lading.
3. Amounts under the amount of compensation that has, must or will be paid by the carrier.
4. Reimbursement for Items purchased after **your baggage** was returned.
5. Reimbursement where itemised receipts are not retained.
6. Claims which do not relate to **your outward journey** on a **trip** outside of the **country of residence**.

SECTION G – INVOLUNTARY DENIAL OF BOARDING

WHAT IS COVERED DENIAL OF BOARDING

If **you** have checked-in, or attempted to check-in, for a confirmed scheduled flight, within the published check-in times, and **you** are involuntarily denied boarding as a result of overbooking, **we** will pay **your** costs incurred in respect of restaurant meals and refreshments consumed between the original scheduled flight departure time and **your** actual departure time, up to the amount shown in the **Benefit Table**.

EXTENDED DENIAL OF BOARDING

If **you** are delayed for more than six hours, **we** will pay up to the amount shown in the **Benefit Table** for **your** costs incurred in respect of hotel accommodation used and restaurant meals and refreshments consumed, within 30 hours of the original scheduled flight departure time, and before **your** actual departure.

SPECIAL CONDITIONS

1. **You** may claim only once under Section E – Delayed Departure/ Abandonment or once under Section D – Missed Departure/ Missed Connection or once under Section G – Involuntary Denial of Boarding for the same event, not twice or all.
2. All itemised receipts must be retained.

WHAT IS NOT COVERED

1. Any costs or charges for which the airline will compensate **you**.
2. Any costs or charges incurred where seat bumping was not involuntary and/or on a mandatory basis.
3. Any claims where written proof from the airline is not obtained confirming **your** inability to travel through over-booking and the period of delay until **your** next available flight is confirmed.

SECTION H – EMERGENCY MEDICAL AND OTHER EXPENSES ABROAD

WHAT IS COVERED

We will pay **you**, up to the amount shown in the **Benefit Table**, for the following expenses which are necessarily incurred outside of the **country of residence** and the United Kingdom, as a result of **your** suffering **bodily injury, complication of pregnancy** or a **medical condition** and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges.



2. All reasonable and necessary emergency medical expenses for all infants born following **complications of pregnancy** during a **trip**. Claims involving multiple births are considered to be one event.
3. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the limit in the **Benefit Table**.
4. In the event of **your** death the reasonable additional cost of funeral expenses abroad up to a maximum of £2,000 plus the reasonable cost of conveying **your** ashes to **your home**, or the additional costs of returning **your** remains to **your home**.
5. Up to the amount shown in the **Benefit Table** per night for 10 nights for reasonable accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with the prior authorisation of **AXA Assistance**, up to the amount shown in the **Benefit Table** per night for reasonable additional accommodation expenses for a friend or **close relative** to remain with **you** and escort **you home**. If **you** and **your** friend or **close relative** are unable to use the original return ticket, **AXA Assistance** will provide additional travel expenses up to the standard of **your** original booking to return **you** to **your home**.
6. Economy class transport and up to the amount shown in the **Benefit Table** per night for 10 nights' accommodation expenses for a **close relative** from the **country of residence** to visit **you** or escort **you** to **your home** if **you** are travelling alone and if **you** are hospitalised as an in-patient for more than 10 days, with the prior authorisation of **AXA Assistance**.
7. With the prior authorisation of **AXA Assistance**, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless **AXA Assistance** agree otherwise.
8. Economy class transport and up to the amount shown in the **Benefit Table** per night for 3 nights' accommodation expenses for a friend or **close relative** to travel from the **country of residence** to escort **insured persons** under the age of 16 **home** in the **country of residence** if **you** are physically unable to take care of them. If **you** cannot nominate a person **we** will then select a competent person.
9. If **we** have repatriated **you** to **your country of residence** with a medical escort **we** will pay for **your** accommodation, food and nursing costs for up to 10 days up to the amounts listed in the **Benefit Table** while **you** are convalescing in a Nursing Home registered in accordance with the legislation in the **country of residence**. The convalescence must immediately follow **your** repatriation and be agreed to by **our** senior medical officer in consultation with the registered **medical practitioner** treating **you**.

SPECIAL CONDITIONS

1. **You** must give notice as soon as possible to **AXA Assistance** of any **bodily injury** or **medical condition** which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. **You** must contact **AXA Assistance** as soon as possible in the event of **you** incurring medical expenses in excess of £500 relating to any one incident.
3. In the event of **your** **bodily injury** or **medical condition** **we** reserve the right to relocate **you** from one hospital to another and arrange for **your** repatriation to the **country of residence** at any time during the **trip**. **We** will do this if in the opinion of the **medical practitioner** in attendance or **AXA Assistance** **you** can be moved safely and / or travel safely to the **country of residence** to continue treatment.
4. **You** must always contact **AXA Assistance** before **curtailing your trip**.
5. **You** must claim against **your** state or private health insurer first for any in-patient medical expenses abroad up to **your** policy limit. In the event of a claim under this section **you** must advise **us** of any other insurance policy **you** hold or benefit from which may provide cover.

WHAT IS NOT COVERED

1. Any claim arising directly or indirectly from any **pre-existing medical condition**.
2. Any claim arising from pregnancy related conditions not due to **complications of pregnancy** which first arise after departing on **your trip**. Normal pregnancy or childbirth, or travelling when **your medical practitioner** has recorded **your** pregnancy as being at a heightened risk of premature birth, would not constitute an unforeseen event.
3. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls, other than calls to **AXA Assistance** notifying them of the problem for which **you** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - b) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or **medical condition** which necessitated **your** admittance into hospital.
 - c) Any expenses which are not usual, reasonable or customary to treat **your** **bodily injury** or **medical condition**.
 - d) Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and **AXA Assistance** can be delayed reasonably until **your** return to the **country of residence**.
 - e) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the **country of residence**.
 - f) Additional costs arising from single or private room accommodation.
 - g) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **AXA Assistance**.
 - h) Any expenses incurred after **you** have returned to the **country of residence** unless previously agreed to by **AXA Assistance**.
 - i) Any claim arising from **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
 - j) **Your** decision not to be repatriated after the date when in the opinion of **AXA Assistance** it is safe to do so.

SECTION I - HOSPITAL BENEFIT

WHAT IS COVERED

We will pay **you** up to the amount shown in the **Benefit Table** for every complete 24 hours **you** have to stay in hospital as an in-patient outside the **country of residence** and the United Kingdom, as a result of **bodily injury** or **medical condition** **you** sustain. **We** will pay the amount in the **Benefit Table** in addition to any amount payable under Section H – Emergency Medical and Other Expenses Abroad.

SPECIAL CONDITIONS

1. **You** must give notice as soon as possible to **AXA Assistance** of any **bodily injury** or **medical condition** which necessitates **your** admittance to hospital as an in-patient.

WHAT IS NOT COVERED

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or **medical condition** which necessitated **your** admittance into hospital.
 - b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and **AXA Assistance** can be delayed reasonably until **your** return to the **country of residence**.
 - c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.



- d) Hospitalisation as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - e) Any additional period of hospitalisation following **your** decision not to be repatriated after the date when in the opinion of **AXA Assistance** it is safe to do so.
2. Any claim arising directly or indirectly from any **pre-existing medical condition**.

SECTION J – HOME EMERGENCY SERVICE

WHAT IS COVERED

We will arrange for one of **our** approved tradesmen to contact **you** to arrange for the emergency repair to **your** domestic gas or electricity supply, fixed heating system, domestic plumbing or drainage system, doors, windows, external locks or roofing, if any of them suffer damage during **your trip**, or up to 3 days upon **your** return **home** after a **trip**. **We** will pay for the call out charge and two man-hour's time. **We** will also pay for any parts or materials used to make the repair up to a maximum total of £150 (including VAT) per **trip**.

WHAT IS NOT COVERED

1. More than two man hour's labour charge.
2. Costs of more than £150 (including VAT) for parts and materials used to make the repair.
3. Blockage of toilet units not caused by sudden breakage or mechanical failure.
4. Failure of the central heating system unless there is the danger of frost damage to **your home**.
5. Emergencies caused by leaking water hoses or water appliances.
6. Leaking overflows or gradual seepage from defective seal joints, any claim involving a septic tank, descaling or work relating to hard water scale deposit removal.
7. Damage made by the tradesman while gaining necessary access to **your home**.
8. Damage to any contents of **your home**.
9. Any costs which were not authorised by **us** first.

SECTION K – BAGGAGE, PERSONAL MONEY AND PASSPORT

WHAT IS COVERED

BAGGAGE

We will pay **you**, up to the amount shown in the **Benefit Table**, for the accidental loss of, theft of or damage to **baggage**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**). The maximum **we** will pay for any one article, **pair or set** of articles is equal to the Single Item Limit shown in the **Benefit Table**. The maximum **we** will pay for all **valuables** in total is equal to the Valuables Limit shown in the **Benefit Table**.

PERSONAL MONEY

We will pay **you** up to the amounts shown in the **Benefit Table** for the accidental loss of, theft of or damage to **personal money**.

We will pay **you** up to the amounts shown in the **Benefit Table** for cash limit for bank notes, currency notes and coins and up to the Cash Limit for under 16's if **you** are under the age of 16.

PASSPORT

We will pay **you** up to the amount shown in the **Benefit Table** for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **your** lost or stolen passport. **We** will only pay the pro-rata value of the lost passport.

SPECIAL CONDITIONS

1. All receipts must be retained.

2. Anything mentioned under SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS.

WHAT IS NOT COVERED

Anything mentioned under SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS.

SECTION L – TRAVEL ACCIDENT

DEFINITIONS - Applicable to this section

Loss of limb

– loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

– total and irrecoverable loss of sight in both eyes.

Permanent total disablement

– disablement which in the opinion of **our medical practitioner**, entirely prevents **you** from engaging in, or giving any attention to, any and every business or occupation for the remainder of **your** life.

WHAT IS COVERED

We will pay **you**, up to the amount shown in the **Benefit Table**, if **you** sustain **bodily injury** between the home point of departure and the destination or on the return journey of a **trip** whilst on **public transport** during a **trip** which shall solely and independently of any other cause, result within one year in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.

If **you** suffer from **loss of limb** or **loss of sight** the following amounts may be paid, but in any case will not exceed the benefit amount for **permanent total disablement**.

Loss of:	Benefit Amount
Both hands	100% of the Permanent Total Disablement Benefit
Both feet	
Entire sight in both eyes	
One hand and one foot	
One hand and the entire sight of one eye	
One hand	50% of the Permanent Total Disablement Benefit
One foot	
The entire sight of one eye	

SPECIAL CONDITIONS

Our medical practitioner may examine **you** as often as reasonably necessary prior to paying a claim.

PROVISIONS

The benefit is not payable to **you**:

1. Under more than one of the items shown in the **Benefit Table**.
2. Under **permanent total disablement**, until one year after the date **you** sustain **bodily injury**.
3. Under **permanent total disablement**, if **you** are able or may be able to carry out any gainful employment or gainful occupation.

WHAT IS NOT COVERED

1. Any claim arising directly or indirectly from any **pre-existing medical condition**.
2. Normal and habitual travel to and from the **insured person's home** and place of employment or second residence as this shall not be considered as a covered **trip**.
3. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a **bodily injury**.



SECTION M - PERSONAL LIABILITY

WHAT IS COVERED

We will pay up to the amount shown in the **Benefit Table**, (inclusive of legal costs and expenses up to the amount shown in the **Benefit Table**) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or member of **your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a **close relative**, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

SPECIAL CONDITIONS

1. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **us** as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** written consent.
4. **We** will be entitled if **we** so desire to take over and conduct in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
5. In the event of **your** death, **your** legal representative(s) will have the protection of the Benefit Schedule provided that such representative(s) comply(ies) with the terms and conditions outlined in this document.

WHAT IS NOT COVERED

Compensation or legal costs arising directly or indirectly from:

1. Liability which has been assumed by **you** under agreement unless the liability would have attached in the absence of such agreement.
2. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
3. Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
4. The transmission of any communicable disease or virus.
5. Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **we** will not pay for the first £250 of each and every claim arising from the same incident).
6. **Your** criminal, malicious or deliberate acts.

SECTION N – OVERSEAS LEGAL EXPENSES

WHAT IS COVERED

We will pay up to the amount shown in the **Benefit Table**, for legal costs to pursue a civil action for compensation if someone else causes **you** **bodily injury**, **medical condition** or death during **your** **trip**. **We** will also pay reasonable costs of an interpreter that is arranged by **us** for court proceedings.

HOW WE SETTLE LEGAL EXPENSES CLAIMS:

We will appoint a member of **our** **panel** to handle **your** case. However, should **you** choose to appoint an **adviser** of **your** own choice to act on **your** behalf, **you** will notify **us** to that effect. **We** will, upon receipt of **your** notification, advise **you** of any conditions concerning such appointment.

SPECIAL CONDITIONS

1. **You** must notify **us** of claims as soon as reasonably possible and in any event within 30 days of **you** becoming aware of an incident which may generate a claim.
2. **We** will provide **you** with a claim form which must be returned promptly with all relevant information required by **us**. **You** must supply at **your** own expense all of the information which **we** reasonably require to decide whether a claim may be accepted.
3. In the event of a dispute arising as to **adviser's costs** **we** may require **you** to change **adviser**.
4. **We** shall only be liable for **adviser's costs** for work expressly authorised by **us** in advance in writing and undertaken while there are reasonable prospects of success. In the event that **you** instruct an **adviser** of **your** own choice instead of the **panel** **adviser** appointed by **us**, **your** **adviser's costs** will be covered to the extent that they do not exceed **our** standard **panel** **adviser's costs**.
5. **You** are responsible for any **adviser's costs** if **you** withdraw from the legal action, other than on the advice of **your** **adviser**, without **our** prior consent. Any **adviser's costs** or other fees already paid under these benefits will be reimbursed to **us** by **you**.
6. **We** will not start legal proceedings in more than one country in respect of the same occurrence.
7. **We** may choose to conduct legal proceedings in the United States of America or Canada under the contingency fee system operating in those countries.

WHAT IS NOT COVERED

1. Any claim where **we** think there is not a reasonable chance of **you** winning the case or achieving a reasonable settlement.
2. Costs or expenses incurred before **we** accept **your** claim in writing.
3. Claims not notified to **AXA Assistance** within 30 days of the incident.
4. Claims against a carrier, the travel or holiday agent or tour operator arranging any **trip**, **us**, Inter Partner Assistance, AXA Travel Insurance, **AXA Assistance** or their agents and Investec.
5. Claims against someone **you** were travelling with or another **insured person** or any other person covered under a Platinum policy.
6. Legal action where in **our** opinion the estimated amount of compensation is less than £ 750.
7. Actions undertaken in more than one country.
8. Lawyers' fees incurred on the condition that **your** action is successful.
9. Penalties or fines which a Court awards against **you**.
10. Claims by **you** other than in **your** private capacity.
11. Claims occurring within the **country of residence**.

SECTION O – CATASTROPHE BENEFIT

WHAT IS COVERED

We will pay **you** up to the amounts shown in the **Benefit Table** in the event that **you** are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **trip** or, if the **trip** cannot be continued for **your** return **home**.

SPECIAL CONDITIONS

1. **You** must obtain a report from local or national authority stating that it was not acceptable for **you** to remain in **your** pre booked accommodation.
2. If **you** receive any compensation from the tour operator, booking agent or any third party, any claim under this section will be reduced by the amount of compensation received.



WHAT IS NOT COVERED

Claims where the tour company is responsible.

SECTION P – HIJACK BENEFIT

WHAT IS COVERED

We will pay **you** up to the amounts shown in the **Benefit Table** for each 24 hours **you** are detained in the event that the aircraft or sea vessel in which **you** are travelling as a fare paying passenger is hijacked.

SECTION Q – BUSINESS BENEFIT

WHAT IS COVERED

Business Equipment

We will pay **you** up to the amount shown in the **Benefit Table**, for accidental loss, theft of or damage to **your business equipment**. The maximum **we** will pay for any **single item**, computer equipment or business samples is as shown in the **Benefit Table**.

Replacement Business Colleague

We will pay up to the amount shown in the **Benefit Table** in arranging for a **business associate** to take **your** place on a pre-arranged **business trip** in the event that:

1. **You** die.
2. **You** are unable to make the **business trip** due to **you** being hospitalised or totally disabled as confirmed in writing by a **medical practitioner**.
3. **Your close relative** or **business associate** in the **country of residence** dies, is seriously injured or falls seriously ill.
4. **You** are unable to continue working on **your trip** following **your** return **home** after **your** covered treatment under Section H – Emergency Medical and Other Expenses Abroad.

SPECIAL CONDITIONS

1. **Our** liability for **business equipment** hired by **you** shall be further limited to **your** liability for such loss or damage.
2. Anything mentioned under SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS.

WHAT IS NOT COVERED

1. Claims arising for **business equipment** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime.
2. Claims arising for computer equipment and **valuables** whilst in the custody of a carrier.
3. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage**.
4. In respect of **replacement business colleague**:
 - a) Additional costs if **you** were totally disabled, hospitalised or **you** were on a waiting list to go into hospital at the time of arranging the **business trip**.
 - b) Additional costs if **you** were aware of circumstances at the time of arranging the **business trip** which could reasonably have been expected to give rise to disruption of the **business trip**.
5. Anything mentioned under SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS.

SECTION R – WINTER SPORTS

WHAT IS COVERED

SKI EQUIPMENT AND SKI EQUIPMENT HIRE

SKI EQUIPMENT

We will pay **you**, up to the amount shown in the **Benefit Table**, for the accidental loss of, theft of or damage to **your** own **ski equipment**, or

for hired **ski equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **we** may at **our** option replace, re-instate or repair the lost or damaged **ski equipment**). The maximum **we** will pay for any one article, pair or set of articles is shown in the **Benefit Table**.

SKI EQUIPMENT HIRE

We will pay **you**, up to the amount shown in the **Benefit Table**, for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your** own **ski equipment**.

SPECIAL CONDITIONS

1. **Our** liability for **ski equipment** hired by **you** shall be further limited to **your** liability for such loss or damage.
2. Anything mentioned under SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS.

WHAT IS NOT COVERED

Anything mentioned under SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS.

SKI PACK

WHAT IS COVERED

We will pay **you**, up to the amount shown in the **Benefit Table**:

- a) For the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your** **bodily injury** or illness.
- b) For the unused portion of **your** lift pass if lost.

SPECIAL CONDITIONS

You must provide written confirmation from a **medical practitioner** that such **bodily injury** or illness prevented **you** from using **your** ski pack.

WHAT IS NOT COVERED

Any claim arising directly or indirectly from any **pre-existing medical condition**.

PISTE CLOSURE

WHAT IS COVERED

If **you** are prevented from skiing (excluding cross country skiing) at the pre-booked resort for more than 24 consecutive hours, because insufficient snow or adverse weather causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), **we** will pay **you** up to the amount shown in the **Benefit Table** for the cost of transport and lift pass charges for travel to and from an alternative site.

If no alternative sites are available **we** will pay **you** a benefit up to the amount shown in the **Benefit Table**.

SPECIAL CONDITIONS

1. The cover only applies to **trips** to resorts, taken during their published ski season, where **you** have pre-booked at least one nights' accommodation and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **your trip**.
2. **You** must obtain written confirmation from the resort management of the piste conditions confirming the closure of facilities and the dates applicable.
3. This cover does not apply to **trips** taken in the **UK**.

AVALANCHE CLOSURE

WHAT IS COVERED

If access to and from the ski resort is blocked or scheduled **public transport** services are cancelled or curtailed following avalanches or landslides **we** will pay up to the amount as shown in the **Benefit Table** for reasonable extra accommodation and travel expenses.



SPECIAL CONDITIONS

1. The cover only applies to **trips** to resorts, taken during their published ski season, where **you** have pre-booked at least one nights' accommodation and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **your trip**.
2. **You** must obtain written confirmation from the resort management of the piste conditions confirming the lack of access to the site and the dates applicable.

SECTION S – GOLF BENEFIT

WHAT IS COVERED

GOLF EQUIPMENT

We will pay **you** up to the amount as shown in the **Benefit Table** for loss, theft, or damage to **your own golf equipment**. The amount payable will be the value at the time of the loss, less a deduction for wear tear and depreciation, or **we** may at **our** option replace, reinstate or repair the lost or damaged **golf equipment**. The maximum payment for any **single item** is shown in the **Benefit Table**.

SPECIAL CONDITIONS

Anything mentioned under SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS.

WHAT IS NOT COVERED

1. Claims arising for **golf equipment** left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime.
2. Claims arising for loss, theft or damage of **golf equipment** carried on a vehicle roof rack.
3. Loss, theft of or damage to **golf equipment** over 5 years old.
4. Anything mentioned under SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS.

GREEN FEES

WHAT IS COVERED

We will pay **you**, up to the amount shown in the **Benefit Table** per **trip** to reimburse **your** pre-paid, irrecoverable Green Fees if:

1. **You** are ill or suffer a **bodily injury** during **your trip** and **you** are medically certified (by the treating registered **medical practitioner** at the resort or place of incident), as being unable to play golf for the remainder of **your trip**; or
2. **You** have to cancel or **curtail your trip** for any of the valid reasons listed under Section C – Cancellation or Curtailment.

SPECIAL CONDITIONS

1. **You** must provide written confirmation from a **medical practitioner** at the resort or place of incident that such **bodily injury** or illness prevented **you** from golfing.
2. Anything mentioned in Section C - Cancellation or Curtailment

WHAT IS NOT COVERED.

HOLE IN ONE BENEFIT

WHAT IS COVERED

If **you** shoot a **Hole-in-One** during a golf game where green fees have been paid for with **your** Investec Visa Platinum Card, **we** will pay up to £200 towards bar expenses.

SPECIAL CONDITIONS

You must provide a certified copy of **your** score card, signed by **you** and a witness and countersigned by the club professional, a dated Golf Club bar receipt and a dated charge slip for the greens fees.

SECTION T – WEDDING COVER

DEFINITIONS - Applicable to this section

You/your/ insured couple, insured person

– the **couple** travelling abroad to be married or enter into a civil

partnership whose names appear on the marriage certificate.

WHAT IS COVERED

1. **We** will pay up to the amount shown in the **Benefit Table** for the accidental loss of, theft of or damage to:
 - a) each wedding ring taken or purchased during the **trip** for each **insured person**.
 - b) wedding gifts taken or purchased during the **trip** for the **insured couple**.
 - c) **Your wedding attire** which is specifically worn by **you** on **your** wedding day.

The amount payable will be the original purchase price less a deduction for wear, tear and depreciation, or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**.

2. **We** will pay up to the amount shown in the **Benefit Table** for the reasonable additional costs incurred to reprint/ make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the **country of residence** if:
 - a) the professional photographer who was booked to take the photographs/ video on **your** wedding/ civil partnership day is unable to fulfil such obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems; or
 - b) the photographs/ video recordings of the wedding/ civil partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding/ civil partnership day and whilst **you** are still at the holiday/honeymoon location.

SPECIAL CONDITIONS

1. If the same items are also covered under Section K - Baggage, Baggage Delay and Passport **you** can only claim for these under one section for the same event.
2. Anything mentioned under SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS.

WHAT IS NOT COVERED

1. Claims arising for loss or theft of wedding gifts left **unattended** in a place to which the general public has access (e.g. in the room the reception is held).
2. Anything mentioned under SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS.

SECTION U – ATM THEFT/ ASSAULT

WHAT IS COVERED

We will pay **you**, up to the amount shown in the **Benefit Table** if **you** are mugged or robbed and the cash that **you** have withdrawn from an ATM with **your** Investec Visa Platinum card is taken from **you** within 500 meters of the ATM and within 1 hour of the withdrawal during a **trip**.

SPECIAL CONDITIONS

1. **You** must report the theft to the police within 4 hours of the attack/robbery.
2. **You** must report the incident to **AXA Assistance** within 72 hours of the attack/robbery.
3. **You** must obtain a written report from the police which includes an incident number.
4. **You** must provide proof of the amount, date and time of the covered withdrawal.

WHAT IS NOT COVERED

Any cash that is withdrawn before 1 hour of the time of the robbery and/or not withdrawn using the Investec Visa Platinum Card.



SECTION V – PURCHASE PROTECTION

DEFINITIONS - Applicable to this section

You/your

– the holder of a Investec Visa Platinum Card, the card being valid at the time of the incident.

Purchase price

– the lower of the amounts shown on either the Investec Visa Platinum Card billing statement or the store receipt for the **eligible item**.

WHAT IS COVERED

In the event of loss through theft and accidental damage to an **eligible item** within 90 days of purchase, **We** will, at **our** option, replace or repair the **eligible item** or credit **your** Investec Visa Platinum Card account an amount not exceeding the **purchase price** of the **eligible item**, or the single item limit shown in the **Benefit Table** whichever is lower. **We** will not pay more than the amount shown in the **Benefit Table** for any one event, or more than the maximum amount shown in the **Benefit Table** in any one 365 day period.

SPECIAL CONDITIONS

1. Purchase Protection provides cover only for claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability
2. Claims for an **eligible item** belonging to a **pair or set**, will be paid up to the full **purchase price** of the **pair or set**, provided the items are not useable individually and cannot be replaced individually.
3. If **you** purchase the **eligible item** as a gift for someone else, **we** will if **you** wish, pay a valid claim to the recipient, subject to **you** making the claim.
4. **You** must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an **eligible item**.
5. **You** will need to transfer to **us**, on **our** request and at **your** expense, any damaged **eligible item** or part of a **pair or set**, and assign the legal rights to recover from the party responsible up to the amount **we** have paid.
6. **You** must document that the claim has not been sent to other insurance company.
7. **You** must provide **us** with the original sales receipt from store, original of card receipt, original of account showing the transaction and the police report.

WHAT IS NOT COVERED

1. The excess of £60, applying to each and every claim.
2. Events not connected to theft or damage caused by accident.
3. Mysterious disappearance of items.
4. Events caused by fraud, mistreatment, carelessness or not following the manufacturer's manual.
5. **Eligible items** which were used before purchase, second-hand, altered, or bought fraudulently by the **Cardholder**.
6. Damage to **eligible items** caused by product defects.
7. Expenses due to repairs not performed by workshops approved by **AXA Assistance**.
8. Theft not reported to the police within 48 hours of discovery and a written report obtained.
9. Theft from any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.
10. **Eligible items** left **unattended** in a place accessible to the public.
11. Loss or damage due to normal wear and tear of items or damage due to normal use or normal activity during sports and games (example golf- tennis balls, or other consumable items used for sport or games).

12. Motor vehicles, motorcycles, bicycles, boats, caravans, trailers, hovercraft, aircraft and their accessories.
13. Damage due to water, damp or earthquake.
14. Loss or damage due to radioactivity, water, damp, earthquake, unexplainable disappearance or error during production.
15. Theft, loss or damage when **eligible item** is under supervision, control or taking care of, by third party other than allowed according to safety regulations.
16. **Eligible items** not received by the **Cardholder** or other party pointed out by the **Cardholder**.
17. Mobile Phones
18. Jewellery, watches, precious metals, gemstones and any item made from precious metals and gemstones.
19. Losses from any item of any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.
20. Direct physical theft or damage to items in a motor vehicle or as a result of the theft of said motor vehicle.
21. Loss caused by declared or undeclared war, confiscation by order of any government or public authority, or arising from illegal acts.
22. Service, cash, travel checks, tickets, documents, currency, silver and gold, art, antiques, rare coins, stamps and collector's items.
23. Animals, living plants, consumables, perishable goods or permanent installations.
24. Electronic items and equipment, including but not limited to, personal stereos, MP3/4 players, computers or computer-related equipment whilst at **your** place of employment, items used for business purpose.
25. Mail order or courier delivered item(s) until item or items are received, checked for damage and accepted at the nominated delivery address.
26. Riot and civil commotions, strikes, labour and political disturbances.
27. Items purchased on the Internet unless it is from a local country registered site.
28. Theft or accidental damage to any **eligible item** where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.

SECTION W – RENTAL CAR COLLISION DAMAGE WAIVER

DEFINITIONS - Applicable to this section

Excess

– the part of the claim for which the **Cardholder** remains financially responsible in the rental agreement in cases where the **Cardholder** declined to accept the **rental vehicle insurance** policy and the irreducible excess established in the rental agreement when the **Cardholder** has accepted or been obliged to accept the **rental vehicle insurance**.

Rental vehicle

– passenger vehicles authorised to use public roads (passenger cars, estate cars and vans, authorised to carry up to nine people) hired on a daily or weekly basis from an authorised rental agency or hire car firm. Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days. Loss Damage Waiver is only valid for **rental vehicles** rented and driven outside of the **country of residence**.

Rental vehicle insurance

– the primary insurance held by a licensed car rental agency or company in respect of the **rental vehicle** covering risks such as third party liability, or theft of the **rental vehicle**.



You/ your/driver

– the **Cardholder** being the named first driver in the rental agreement, and any member of the party travelling with the **Cardholder** named on the original rental agreement as an authorised driver, being at least 21 years of age and under 80 years of age, in possession of a valid driver's license valid for the class of **rental vehicle**.

WHAT IS COVERED

We will pay up to the amount shown in the **Benefit Table** for the amount of the **excess** (when the rental car company covers damages to the rental vehicle over and above the **excess** by means of another contract) if the licensed rental agency or company holds **you** responsible for costs arising from material damage to the **rental vehicle** during the period of hire resulting from damage, fire, vandalism, or theft of the **rental vehicle**.

SPECIAL CONDITIONS

1. No cover will apply to any **driver** who:
 - a) does not hold a valid driving licence for the class of **rental vehicle** being driven (such licence issued in the **country of residence** or in the country issuing the **driver's** passport);
 - b) has more than three convictions for speeding or has collected more than nine points on their driving licence within the five years prior to the **trip**;
 - c) has any conviction (or pending conviction) for driving whilst under the influence of a drug or drugs;
 - d) has had a conviction (or pending conviction) for drink driving, within the last two years;
 - e) has been suspended (or is awaiting prosecution) for dangerous driving;
 - f) is under 21 or over 79 years of age;
 - g) violates the conditions of the rental agreement.
2. No cover will apply in respect of the following types of **rental vehicle**:
 - a) mopeds and motorbikes; commercial vehicles, trucks, motor homes, and vehicles not licensed for road use including but not limited to trailers or caravans;
 - b) **rental vehicles** with a retail purchase price exceeding £ 50,000 (or local currency equivalent);
 - c) **rental vehicles** being used for reward, motor racing, rallies, speed, endurance tests, or practising for such events.
3. The **driver** will be covered when renting only one passenger car at any one time.
4. Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days.
5. Revolving or lease type contracts are not covered.

WHAT IS NOT COVERED

1. **We** will only pay in excess of any insurance which is included in the rental agreement or any other insurance that **you** hold which covers the same incident.
2. Mopeds and motorbikes, commercial vehicles, trucks, motor homes and vehicles not licensed for road use including but not limited to trailers and caravans.
3. Vehicles used off-road, in or in training for racing competitions, trials rallies or speed testing.
4. Loss and/or damage to vintage cars over 20 years old, or cars that have not been manufactured for at least 10 years.
5. Loss and/or damage to vehicles whose value exceeds the amount stated in the **Benefit Table**.
6. Loss and/or damage resulting from failure of any person to observe the maintenance and operating instructions supplied with the **rental vehicle**.
7. Loss and/or damage caused by wear and tear, insects or vermin.
8. Loss and/or damage arising from the **rental vehicle** being employed for a purpose other than that stated in the rental agreement.
9. Any costs where **you** admit liability, negotiate, make and promise or agree any settlement.

10. Any fines and punitive damages.

CLAIMS PROCEDURE

1. Please read the appropriate section in the benefits to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.
2. Making a claim.
 - a) In the event of an emergency **you** should first call **AXA Assistance** on telephone +44 (0)203 284 1238 (any minor illness or injury costs must be paid for by **you** and reclaimed).
 - b) For all other claims telephone **our** Claims Helpline on +44 (0)203 284 1238 (Monday – Friday 9:00 – 17:00) to obtain a claim form. **You** will need to give:
 - **your** name,
 - **your** card number,
 - brief details of **your** claim.

We ask that **you** notify **us** within 28 days of **you** becoming aware of an incident or loss leading to a claim and **you** return **your** completed claim form and any additional information to **us** as soon as possible.
3. Additional Information.

You must supply all of **your** original invoices, receipts and reports etc. **You** should check the section under which **you** are claiming for any specific conditions and details of any supporting evidence that **you** must give **us**.
It is always advisable to keep copies of all the documents that **you** send to **us**.
4. Claims Handling Agents.

To help **us** agree a quick and fair settlement of a claim, it may sometimes be necessary for **us** to appoint a claims handling agent.

COMPLAINTS PROCEDURE

We make every effort to provide **you** with the highest standards of service. If on any occasion **our** service falls below the standard **you** would expect us to meet, the procedure below explains what **you** should do.

You can write to the Quality Manager, who will arrange an investigation on behalf of the General Manager, at: AXA Travel Insurance, Head of Customer Care, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, United Kingdom.
Or **you** may use e-mail: claimcomplaints@axa-travel-insurance.com
Or telephone +44 (0)203 284 1238.

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to: Financial Ombudsman Service
Exchange Tower, London, E14 9SR, United Kingdom
Or you can phone 0800 023 4567 or 0300 123 9123

These procedures do not affect **your** right to take legal action.

USE OF YOUR PERSONAL DATA

By providing **your** personal information in the course of using **our** services, **you** acknowledge that **we** may process **your** personal information. **You** also consent to **our** use of **your** sensitive information. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice available at www.axa-assistance.com/en.privacypolicy.
Processing **your** personal information is necessary in order to provide **you** with an insurance policy and other services. **We** also use **your** data to comply with **our** legal obligations, or where it is in **our** legitimate interests when managing **our** business. If **you** do not



provide this information **we** will be unable to offer **you** a policy or process **your** claim.

We use **your** information for a number of legitimate purposes, including:

- Underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention.
- Use of sensitive information about the health or vulnerability of **you** or others where relevant to any claim or assistance request, in order to provide the services described in this policy. By using **our** services, **you** consent to **us** using such information for these purposes.
- Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- Technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory). Detailed analysis on claims to better monitor providers and operations. Analysis of customer satisfaction and construction of customer segments to better adapt products to market needs.
- Obtaining and storing any relevant and appropriate supporting evidence for **your** claim, for the purpose of providing services under this policy and validating **your** claim.
- Sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We may disclose information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

When carrying out these activities, **we** may transfer **your** personal information outside the UK or the European Economic Area (EEA). Where this happens **we** will make sure that the appropriate safeguards have been implemented to protect **your** personal information. This includes ensuring similar standards to the UK and EEA are in force and placing the party **we** are transferring personal information to under contractual obligations to protect it to adequate standards.

We keep **your** personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this notice and in order to comply with **our** legal and regulatory obligations.

You are entitled to request a copy of the information **we** hold about **you**. **You** also have other rights in relation to how **we** use **your** data, as set out in **our** website privacy notice. Please let **us** know if **you** think any information **we** hold about **you** is inaccurate so that **we** can correct it.

If **you** want to know how to make a complaint to the UK Information Commissioner or have any other requests or concerns relating to **our** use of **your** data, including obtaining a printed copy of the website privacy notice please write to **us** at:

Data Protection Officer
AXA Travel Insurance
106-108 Station Road
Redhill
RH1 1PR
Email: dataprotectionenquiries@axa-assistance.co.uk.

COMPENSATION SCHEME

In the unlikely event that Inter Partner Assistance is unable to meet its obligations, **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS.

Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom.

Call: 0800 678 1100 or 020 7741 4100, Fax: 020 7741 4101
Website: www.fscs.org.uk.

CANCELLATION OF THE POLICY AND COVER

These benefits are included with **your** Investec Voyage account and the benefits cannot be cancelled separately. If **you** cancel your Investec Voyage account the cover will end and all benefits will stop. Please see **your** Investec Voyage account relationship agreement for full details of how to close **your** account.