



Flexible Benefits/Corporate

HOLIDAY ANNUAL TRAVEL INSURANCE POLICY FAQ's 2024

Gold

Annual Leisure Travel Insurance

As a fixed benefit, annual leisure travel insurance provides cover for all insured persons warranted not travelling against the UK Foreign, Commonwealth and Development Office advice (FCDO). <https://www.gov.uk/foreign-travel-advice>

Insurers will not be responsible for any losses incurred by an insured person if they do not obtain the required pre-travel documentation, certification or vaccination required for the destination they are travelling to.

It is the responsibility of all Insured Persons to obtain any mandatory documentation prior to travelling, including (but not limited to), vaccinations, passports, visas and / or PCR (Covid 19) tests.

Will I be covered if I decide to continue with my travel arrangement even if there is an FCDO directive against such travel?

No cover is provided for any claims whatsoever if you decide to travel to any destination against the FCDO.

Will I be covered for cancellation if my holiday is cancelled by an Airline and/or tour operator?

In respect of cancellation by an Airline and/or tour operator claims are excluded under this Policy. You should in this instance contact your airline/tour operator.

Travel delays - EU Regulations

Under the EU Regulation no. 261/2004. Under this Regulation it provides minimum rights for passengers when their flight is delayed, canceled or denied boarding against their will. If you would like to know more about your rights under this Regulation, additional useful information can be found on the UK Civil Aviation Authority. <https://www.caa.co.uk>.

Will I be covered for cancellation if I decide to cancel my travel plans and there is no FCDO directive against such travel?

Disinclination to travel is excluded.

Will I be covered for any costs incurred if I travel to a destination not against the FCDO advice and there is subsequently a Government Directive to leave or move from my pre-booked accommodation?

Limited cover is provided for the irrecoverable travel or accommodation costs incurred to continue the trip or if the trip cannot be continued for you to return home; however we may not be able to control or manage your repatriation if it's being managed by government authorities.

Will I be covered for any costs incurred if I am placed on lockdown until free to leave at a destination not against the FCDO advice?

Cover will be provided for any additional accommodation costs incurred until you are able to get home in the event of a mandatory lockdown, as long as you haven't travelled against the FCDO advice.

Subject to policy limits, terms, conditions and exclusions.

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Will I be covered for any event cancellations?

There is no cover under this insurance for event cancellation. Reimbursements of such events would be made from the event organisers.

Is there a 'pre-existing condition' exclusion?

Pre-existing conditions are not excluded as long as all Insured persons can comply with the **Current Medical Condition** warranty as stated under General exclusions (items 1, 2 and 3) applicable in the policy.

The **Insurer** will not pay for any claim arising directly or indirectly from:

1. the failure of the **Employee** or any person acting on their behalf to comply with and fulfil the terms and conditions of this **Policy** that apply to the circumstances of a particular claim;
2. any **Current Medical Condition**;
*Means any medical condition or complaint (including, but not limited to, mental illness including stress, anxiety and depression or complications of pregnancy) for which an **Insured Person** has received or been prescribed medical treatment and/or medication and/or is under **Investigation**, all of which are provided:*
 - (a) by a hospital or clinic, and
 - (b) by or under the advice of a consultant or surgeon, and
 - (c) during the 6 months immediately prior to the booking of the **Trip** or the time of taking out this insurance whichever is the later
3. an **Insured Person, Close Relative, Close Business Colleague**, travelling companion or person with whom the **Insured Person** intends to stay:
 - i) undergoing any kind of routine treatment, routine check-up or routine procedure for reasons including but not limited to pregnancy, childbirth, dental or optical under the advice of a consultant or surgeon,
 - ii) receiving or being on a waiting list or under **Investigation** for any hospital or clinic treatment prior to booking the **Trip** or at the time of taking out this insurance whichever is the later,
 - iii) travelling against the advice of a registered medical practitioner,
 - iv) travelling for the purpose of obtaining medical treatment,
 - v) receiving a terminal diagnosis prior to booking the **Trip** or taking out this insurance whichever is the later,
 - vi) committing or attempting to commit suicide or wilfully inflicting self-injury or **Illness**,
 - vii) using drugs (other than drugs taken in accordance with the treatment prescribed and directed by a registered medical practitioner but not for the treatment of drug addiction),
 - viii) acting recklessly or irresponsibly whilst under the influence of alcohol;

Investigation means:

any routine treatments, routine check-ups or procedures routine or otherwise, including but not limited to blood tests, scans, MRI's or physical examinations following any prescribed medical treatment and/or medication all of which are provided as an **In-Patient** by a hospital or clinic and by or under the advice of a consultant or surgeon, in the 6 months prior to booking the **Trip** or taking out this insurance whichever is the later;

Con't...

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Con't...

Unless you are fully discharged from the care of a treating consultant, hospital or clinic more than 6 months prior to booking the **Trip** or taking out this insurance whichever is the later, the **Current Medical Condition** and **Investigation** terms will be activated.

The above means that for any condition being treated/investigated/medicated by a consultant or surgeon at a hospital in the 6 months prior to taking out this insurance or booking a trip, that condition will not be covered.

If a condition is being controlled by medication prescribed by a GP with only regular check-ups being undertaken to confirm the control of the conditions then standard cover will apply.

Please refer to the policy documentation which holds the full terms, conditions and exclusions.

What happens if the Airline loses luggage?

Cover will be provided for loss or theft of or damage to Personal Baggage during the Trip.

The Insurer reserves the right to decide whether to repair, replace or pay the Intrinsic Value of any lost, stolen or damaged article(s), but where the Insured Person is unable to provide a proof of purchase receipt (including amount paid) the Insurer will only pay a reasonable proportion of the Intrinsic Value of the article.

The maximum amount the Insurer will pay in respect of any article, pair or set is limited to the amount shown under Section 4 in the Schedule of Benefits, except for Valuables where the maximum amount payable for all Valuables is as shown under Section 4 in the Schedule of Benefits.

If an article is damaged beyond economical repair, then subject to:

- i) such article being less than 12 months old, and
- ii) provision of a proof of purchase receipt (including amount paid),

the Insurer will pay the replacement cost up to the Single Article Limit shown under Section 4 in the Schedule of Benefits. Replacement cost will not be paid in respect of articles that have been lost or stolen.

In respect of claims for Personal Baggage belonging to Children under the age of 18 years at the date of departure of the Trip the maximum amounts payable are restricted to half of the amounts shown in the Schedule of Benefits.

Any loss or theft of or damage or delay to Personal Baggage whilst in the custody of a carrier (for example an airline or other transport company) must be notified in writing to such carrier within 3 days of such loss, damage or delay and a Property Irregularity Report (PIR) obtained – see Section 4 of the policy documentation;

Any loss, theft or damage caused by actual, attempted or suspected theft or unexplained disappearance must be reported to the Police (and appropriate hotel management, if applicable) within 72 hours of discovery in respect of which a written report must be obtained from the Police, this is detailed in the relevant Sections.

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Are UK trips covered?

Yes, provided the trip involves at least one overnight stay in pre-booked accommodation.
(Please note: medical expenses cover is not applicable in the UK as claims are dealt with by the NHS).

What is the maximum duration for any one trip?

60 days commencing within the policy period, starting from the UK.

Do insured members have to be travelling together?

No, all insured persons can travel independently.

What is the single article limit under baggage section?

£500 – for any single article, or pair or set of articles.

What is the total limit for valuables?

£500 – note ‘valuables’ means photographic, audio, video, computer, telecommunications and electrical equipment of any kind (including CD’s, computer games, video and audio tapes), telescopes and binoculars, spectacles and sunglasses, antiques, golf equipment (golf clubs, golf bags, club head covers, trolleys, umbrellas, golf balls, tees, and other items used by golfers to take part in the game but not including items of clothing or shoes), jewellery, watches, furs, perfumes, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals.

Are business trips insured?

No – cover relates to leisure travel only.

What ‘hazardous’ activities are excluded?

Cover is provided for certain sporting activities on an amateur basis for holiday purposes only.

The list of cover activities can be found within the policy, However sporting activities does not include Insured Persons taking part in any professional or semi-professional sporting activities, any kind of racing (other than marathon running), triathlons and/or iron man, mountaineering reasonably requiring the use of ropes or guides, aviation and aerial activities including kite surfing (other than as a fare paying passenger in an appropriately certified multi-engine passenger carrying aircraft or helicopter flown in the course of licensed operations), skiing and/or winter sports of any kind unless the Employee has chosen to purchase the Winter Sports cover and that there is payment of or agreement to pay the required premium in accordance with the terms, conditions and exclusions of this Policy.

Insured Persons must wear all appropriate clothing (including a helmet) when participating in mountain, road, motor cycling or quad biking and horse riding.

In the event that an Employee does choose to purchase the Winter Sports cover or it’s automatically covered, then this

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definition of Sporting Activities will include the sports listed as being included in the definition of Winter Sports.

*** In respect of scuba diving below 30 metres the Excess applicable to medical expenses under Section 2 is increased to GBP150.

**** In respect of trekking above 3,000 metres the Excess applicable to medical expenses under Section 2 is increased as follows:

trekking between 3,001 and 4,500 metres - the Excess applicable is GBP250;
trekking between 4,501 and 6,000 metres - the Excess applicable is GBP500.

Are skiing holidays covered?

Yes when the appropriate premium has been paid and includes alpine skiing (including off piste when accompanied by a qualified instructor and/or guide), bobsleighbing, curling, glacier skiing, ice hockey, ice skating, luge, mono skiing, cross-country skiing, ski bobbing, skidooing, snowboarding, snowmobiling, tobogganing.

Winter Sports does not include any activity not listed above and in particular expressly excludes: heliboarding, heliskiing, snow park skiing, snow park snowboarding, half-pipe skiing or half-pipe snowboarding.

Are terrorist acts covered?

Yes other than as provided for immediately below.

This War and/or Act of Terrorism exclusion, does not apply to claims arising under Section 1 and/or Section 2 of this Policy where the Insured Person:

- i) is not actively engaged in War and/or an Act of Terrorism, and
- ii) has checked and followed security-related travel advice provided by the United Kingdom's Foreign, Commonwealth & Development Office (FCDO) and has not travelled to or does not remain in any country or area contrary to FCDO advice against all travel or all but essential travel. Contact information for the FCDO can be found in the Important Information section of this Policy.

Notwithstanding the foregoing, the Insurer will not pay any claim arising directly or indirectly from the utilisation of nuclear, chemical or biological weapons of mass destruction; howsoever these may be distributed or combined.

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Are employees temporarily based overseas insured?

Yes, provided;

- (a) The period of secondment does not exceed twenty four months; and
- (b) The Employee remains in the employ of the UK Company throughout that period; and
- (c) premium is paid on or behalf of the Employee and, where applicable, their Spouse or Permanent Companion and their Child/Children.

What is the definition of 'Spouse/Partner'?

A person permanently cohabiting with an Employee and living with them either as a married couple, or as if a married couple.

What is the policy age limit?

There is no maximum age for adults under this insurance policy as long as the employee remains an employed by the Company.

Children must be dependent, unmarried child not necessarily living with the **Employee** for whom the **Employee** or the **Employee's Spouse or Permanent Companion**, are responsible either as a natural child or step child or by legal adoption who is under 21 years of age (or under 25 years of age if in **Full Time Education**) on the Start Date of the **Period of Insurance**.

References to cover for a **Child** extend to a **Child/Children** with a disability which is either a physical or a mental impairment, and which is substantial and long term as defined under the Equality Act 2010, who becomes an adult and remains entirely dependent on the **Employee** or the **Employee's Spouse or Permanent Companion**

References to dependent means not being in employment or earning a salary, unless the number of hours per week do not exceed 10 hours per week.

Full Time Education

Means education in pursuit of a course, where an average of more than 12 hours per week is spent during term time receiving tuition, engaging in practical work, receiving study, taking examinations. The status for this insurance is determined when **You** take out the policy each year. Any change of status either into or out of **Full Time Education**, is disregarded after the policy commences.

Is there an exclusion related to pregnancy?

Please refer to the **Current Medical Condition** warranty as above and held within the policy.

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How do I make a claim?

In the event of a claim or any happening that may give rise to a claim, please use the contact details shown below to write to, telephone or e-mail the **Insurer's** claims handler, CEGA Group Services Limited.

Please note that the claims telephone helpline operates during United Kingdom business hours (excluding weekends and bank holidays):

Address: AXIS Claims
CEGA Group Services Limited
Funtington Park
Cheesmans Lane
Funtington
Chichester
PO18 8UE

Telephone: +44 (0)20 3059 8138
Facsimile: +44 (0)20 3481 4000
E-mail: tpaclaims@axiscapital.com
On-Line: penunderwriting.myclaimshub.co.uk

If it's an emergency, please call the 24 HOUR MEDICAL EMERGENCY SERVICE. For all non-urgent and other claims, the easiest way to start your claim is online. Make sure you have the following information ready before you start:

- Your policy number, which you can find in the policy wording held on your company intranet site;
- Details about your trip, for example the dates and times of travel;
- Information about your claim, for example, the amounts you're claiming for;

A claim must be notified no later than 31 days after the day the **Insured Person** returns from their **Trip** to which the claim applies. Where circumstances prevent such notification, the claim must be notified as soon as reasonably practicable, together with an explanation for the delay of the notification. Failure to comply may result in rejection of a claim.

Insurers will not be responsible for any losses incurred by an **Insured Person** if they do not obtain the required pre-travel documentation, certification or vaccination required for the destination they are travelling to.

It is the responsibility of all **Insured Persons** to obtain any mandatory documentation prior to travelling, including (but not limited to), vaccinations, passports, visas and / or PCR tests.

Insurers will not pay any costs or expenses incurred from ship to shore rescue unless prior authorisation given by **Insurers** / **Insurers** authorised representatives.

Insurers will not pay any costs or expenses incurred from **Self-Isolation** during **Trip** unless prior authorisation given by **Insurers** / **Insurers** authorised representatives.

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Is there an emergency 24/7 medical assistance claims helpline?

In the event of a medical emergency covered by this insurance an Employee or a representative on their behalf must contact the 24 hour telephone service on the number shown below, which is operated on behalf of the Insurer by CEGA Group Services Limited.

An Employee or a representative on their behalf must obtain the prior authorisation of CEGA Group Services Limited or the Insurer before incurring any costs for In-Patient expenses, repatriation to their Country of Residence, or Curtailment of their Trip. Where circumstances prevent a request for prior authorisation, the Insurer will consider a later request for authorisation as long as it is made as soon as it is reasonable and practicable to do so.

For assistance anywhere in the world contact:

CEGA Group Services Limited

Telephone: +44 (0)20 3059 8774
E-mail: tpaassist@axiscapital.com

In all instances the Insured Person to whom the medical emergency relates or a representative calling on their behalf will be required to confirm that the Insured Person is insured under the Policy.

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