

Terms of Business

Travel Insurance

AXA Assistance (U.K.) Limited

Who regulates us

AXA Assistance (U.K.) Limited is authorised and regulated by the Financial Conduct Authority (firm reference number: 439069).

The insurance is underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

You can check these details on the FCA's register by visiting www.fca.org.uk or by contacting the FCA on 0800 1116768. The FCA regulates financial services firms in the UK.

Whose product do we offer

AXA Assistance (U.K.) Limited introduces the travel insurance on a non-advised service. We act for and on behalf of the insurer, Inter Partner Assistance S.A. which is part of the AXA group.

How do we get paid:

The premium you pay is comprised of elements: the amount charged by Inter Partner Assistance S.A., a service fee to David Oliver Associates, and Insurance Premium Tax. When collecting and refunding premiums, AXA Assistance (U.K.) Limited acts on behalf of Inter Partner Assistance S.A. Please note that if you were introduced to the AXA Travel Insurance product, Inter Partner Assistance S.A. would pay the introducer a commission.

Fees and other charges

No administration fees are payable for changes to your policy once it has started. Inter Partner Assistance S.A. may charge additional premium to cover any changes.

How your money will be held prior to transmission to the underwriter

All money received by AXA Assistance (U.K.) Limited for insurance premiums is held on behalf of Inter Partner Assistance S.A. so that you have no risk in the event of AXA Assistance (U.K.) Limited insolvency. No interest will be paid to you on the sums held.

Quote validity period

The travel insurance quote is valid for 30 days. After this period a new quote would need to be generated which may differ from the previous insurance quotes you received.

Demands and needs

AXA Assistance (U.K.) Limited does not offer advice or recommend insurance. You should decide, before purchasing, whether the terms of this insurance policy meet your demands and needs for travel insurance.

This travel insurance has been specifically designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of:

- Medical emergencies,
- Delayed departure,
- Cancellation and cutting short your trip,
- Lost, stolen or delayed possessions,
- Personal liability,
- Loss of travel money and passport,
- Legal expenses when travelling

Full details are available in your policy wording.

If chosen, optional cover can be included. The levels of cover may vary depending on which options you choose and where you travel to.

If you select Winter Sports Cover, this meets the demands and needs of those who:

- Require emergency medical treatment caused by the participation in Winter Sports activities,
- Cover for the delay, loss, theft, or damage to your ski equipment,
- Cover for ski pack expenses, piste closure and avalanche closure.

Cancelling or amending your policy

You may cancel the travel insurance policy within 14 days of receiving the insurance documents, should you decide the insurance is no longer appropriate or required, please contact us via email or phone. You will receive a full refund of any premium already paid provided that no claim has been made and you do not intend to make a claim. Following this 14-day period, you continue to have the right to cancel your policy at any time by contacting us. If you cancel your policy, you will receive a pro-rata refund providing no claim has been made and you do not intend to make a claim.

We may cancel your policy by giving you 14 days' notice. If this happens, we will refund the premium you have paid for the rest of the insurance period. Note, once your policy has been cancelled your cover will end and you will not be able to make a claim.

What to do if you need to make a claim

In an emergency you should contact the emergency services straight away.

If you are in hospital, contact our Medical Assistance Service as soon as possible or if you need medical assistance whilst abroad contact our Medical Assistance Team on +44 330 678 3381.

If you want to cut short your trip, contact our assistance team on +44 330 678 3381. Tell them you have an AXA Travel Insurance policy and quote your policy number. Our team will:

- Ensure you are receiving appropriate treatment in a safe facility,
- Help make appropriate arrangements if you need medical assistance whilst abroad,
- Arrange appropriate repatriation should we agree it is medically necessary,
- Assist if you need to cut short your trip.

Please note repatriation arrangements and medical expenses will only be covered in full if your claim is covered.

If you have out of pocket expenses, you can make a claim online 24 hours a day at <https://uk.claims.axa.travel/> or call 0330 678 3393 Monday to Friday between 9am to 5pm.

Please remember to keep copies of all correspondence and receipts you send to us for your future reference.

In all claims you must provide details of any household, travel, or other insurance under which you could also claim.

What to do if you have a complaint

We demand high standards at AXA Assistance (U.K.) Limited, and we always strive to meet our customers' needs and expectations. Sometimes things can go wrong and if that ever happens you can make a complaint. We will endeavour to ensure that all complaints are fully investigated, resolved satisfactorily and in a timely manner. To make a complaint please write to us and write 'Complaint' in the email heading or in your letter. Please always give your full name and address, contact numbers, policy number and include any additional supporting information or documents.

For complaints related to the sale of the travel insurance please contact:

Telephone: 0330 678 3394

Email: AXAtravelinsurance@doainsurance.co.uk

Write to: AXA Travel Insurance, Olivers House Avenue North, Skyline 120 Business Park, Great Notley, Braintree, CM77 7AF

For complaints related to the handling of a claim or the travel insurance product please contact:

Telephone: 0330 678 3393

Email: claimcomplaints@axa-assistance.co.uk

Write to: Complaints Team, AXA Partners, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR

Our promise of service

We will aim to provide you with a full response within four weeks of the date we receive your complaint, and our response will be our final decision based on the evidence presented.

If for any reason there is a delay in completing our investigations, we will explain the reasons for the delay and tell you when we hope to reach a decision.

In any event, should you remain dissatisfied or fail to receive a final answer within eight weeks from us receiving your complaint, you may have the right to refer your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at:

Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note if you wish to refer this matter to the FOS you must do so within six months of our final decision. You must have completed the above procedure before the FOS will consider your case. Your legal rights are not affected.

Financial Services Compensation Scheme (FSCS)

Inter Partner Assistance S.A. are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (fscs.org.uk) or you can call them on 0207 741 4100.

Law and Jurisdiction

Your policy is a legal contract between you and your insurer. The laws of the UK allow both parties to choose the law which will apply to this contract. However, your policy will be governed by the law of England and Wales unless you and we have agreed otherwise.

Data Protection / Processing

By providing your personal information in the course of purchasing this policy and 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 in our privacy notice available at <https://www.axapartners.com/en/page/en.privacy-policy>