

1. The financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer AXA Insurance plc. Registered in England No. 78950, with its registered office: 5 Old Broad Street, London, EC2N 1AD. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority (FSA).

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

- A fee of £3.50 applies to customers buying online who request a printed policy and certificate.
- No fee.

You will receive a quotation which will tell you about any fees relating to any particular insurance.

5. Who regulates us?

Drakefield Insurance Services Limited, West Wing, 6 Miles Gray Road, Basildon, Essex SS14 3JH is authorised and regulated by the Financial Services Authority. Our FSA Register number is 312317.

Our permitted business is insurance mediation services.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/ or by contacting the FSA on 0845 606 1234.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

in writing Drakefield Insurance Services Limited
West Wing, 6 Miles Gray Road,
Basildon, Essex SS14 3HJ

by phone +44 (0) 845 092 0599

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Drakefield Insurance Services Limited is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS.

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Travel Insurance Policy Backpacker Cover

This is a summary of the Backpacker travel insurance policy which is underwritten by AXA Insurance UK plc. It does not contain the full terms and conditions of cover but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. Full details are in the policy wording. A specimen policy wording is available to download from our website, or on request, and will be sent to you automatically if you chose to take out a policy. It is important that you read the policy wording carefully when you receive it.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Type of Insurance and Cover

Travel Insurance for backpacker cover. Some hazardous sports and activities may also be included - your validation certificate will show if you've selected these options.

Conditions

- It is essential that you refer to the important conditions relating to health section on page 4 in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.
- Special conditions apply to each section of your policy, please refer to the policy wording for further details.

Significant or unusual exclusions and limitations

Please refer to 'What is not covered' under each section of the policy wording for further details

Section A - Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.

Section B - Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency assistance service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
- Medication which prior to departure is known to be required.

Section E - Baggage, baggage delay & passport

- Valuables or your passport left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Business goods, samples or tools used in connection with your occupation.
- Baggage contained in an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Contact or corneal lenses, hearing aids, dental or medical fittings, mobile telephones, smart phones, ski equipment and other items are excluded - please refer to your policy wording for the full list.
- Baggage left unattended in a place to which the general public has access.

Policy excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased is shown in the policy schedule overleaf and on page 3 of your policy wording.

General exclusions and limitations

- Activities and practices shown in paragraphs 5, 6 and 7 of the General Exclusion applicable to all sections of the policy wording are excluded unless shown on your validation certificate.
- War risks, civil commotion, terrorism, (except under section B - Emergency medical and other expenses, Section C - Hospital benefit and Section D - Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs and radioactive contamination.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health organisation has advised the public not to travel to.
- Wilful, self inflicted injury, solvent abuse, and the use of drugs.
- Backpacker cover is not available to anyone aged over 45 years.
- Unlawful actions and any subsequent legal proceedings brought against you.
- A trip, voyage or holiday primarily on a cruise liner or chartered crewed vessel is excluded unless shown in your validation certificate.

Duration of the policy

For Backpacker policies, this will be from the date you arrange cover until your return to the UK, but not in any case exceeding the period shown on the validation certificate.

Section F - Personal money and documents

- Personal money and documents left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agent's conditions.

Section G - Personal liability

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

Section I - Holiday Abandonment

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is the later.

Section P - Overseas legal expenses and assistance

- Claims against a carrier, or the Travel Agent or Tour Operator or someone you were travelling with.

Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If you cancel after the first 14 days of receipt of the policy documents then no premium refund will be made. See General conditions applicable to the whole policy on page 6 of your policy wording for more details.

Making a claim

For all claims except Legal Expenses call us on 0844 482 0802. For Legal Expenses claims call 07976 265211. Notification of any claim must be within 31 days of the event which gives rise to a claim.

Complaints

Any complaint you have should in the first instance be addressed to the claims office or helpline as applicable.

If you are not satisfied with the way in which your complaint has been dealt with, you should write to:
Head of Customer Care, AXA Insurance, Customer Care Team, 7th Floor, Civic Drive, Ipswich IP1 2AN or email: customer care@axa-insurance.co.uk

Complaints can subsequently be referred to the Financial Ombudsman Service. Full details can be found on page 27 of your policy wording.

Financial Services Compensation Scheme

AXA Insurance is 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, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Significant Features and Benefits

The table below shows the maximum benefits you can claim for each insured person. Some sections are optional - please refer to your validation certificate for your cover levels chosen.

Schedule of benefits, limits and excesses				
Section	Description	Policy Wording Page No	Limit of Cover	Excess per Insured Person
A	Cancellation or Curtailment	(Page 13)	Up to £2,000	£100 (£20 loss of deposit)
B	Emergency Medical Expenses and other expenses including emergency assistance services	(Page 13)	Up to £3,000,000	£125
D	Personal Accident Loss of limbs or sight Permanent Total Disablement Death benefit Death benefit	(Page 15)	Max. Benefit £10,000 £10,000 (aged under 46) £10,000 (aged under 46) £5,000 (aged 18 to 45) £2,500 (under 18)	N/A
E	Baggage, Baggage Delay and Passport Single Item Limit Valuables Limit in total Unreceipted Items Limit Unreceipted Single Item Limit	(Page 16)	Up to £1,000 £150 £150 £300 £50	£100
F	Personal Money and Documents Cash Limit Cash Limit (aged under 18)	(Page 16)	Up to £200 £200 £50	£100
G	Personal Liability	(Page 17)	Up to £2,000,000	£250
I	Holiday Abandonment	(Page 18)	Up to £2,000	£100
J	Missed Departure	(Page 18)	Up to £800	£100
P	Overseas Legal Expenses and Assistance	(Page 20)	Up to £25,000	£250