

Keep all travel tickets and tags for submission.
Receipts or valuations for items lost, stolen or damaged.
Repair report where applicable.

A medical certificate from the treating **medical practitioner** explaining why **you** were unable to make the **business trip**.

In the event of death the original death certificate.

Your unused travel tickets.

Receipts or bills for any transport, accommodation, or other costs, charges or expenses claimed for.

Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

Section S – Wedding/Civil partnership cover *(only operative if indicated in the certificate validation document)*

Special definitions relating to this section *(which are shown in italics)*

You/your/insured person/insured couple

- means the couple travelling to be married or to enter into a civil partnership whose names appear in the certificate validation document.

Wedding

- means the religious or civil ceremony at which the couple become married or register as civil partners of each other.

Wedding attire

- means dress, suits, shoes and other accessories bought specially for the *wedding* and make-up, hair styling and flowers paid for or purchased for the *wedding* forming part of **your baggage**.

What is covered

We will pay up to the amounts shown for the accidental loss of, theft of or damage to the items shown below forming part of **your baggage**:

£300 for each *wedding* ring taken or purchased on the **trip** for each *insured person*

£750 for *wedding* gifts taken or purchased on the **trip** for the *insured couple*

£1,000 for *your wedding attire* which is specifically to be worn by *you* on *your wedding* day.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**.

We will pay the *insured couple* up to £500 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 **United Kingdom** if:

the professional photographer who was booked to take the photographs/video recordings on *your wedding* day is unable to fulfil such obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or

the photographs/video recordings of the *wedding* day taken by a professional photographer are lost, stolen or damaged within 15 days after the *wedding* day and whilst *you* are still at the holiday/honeymoon location.

You may claim only under one of either Section S – Wedding/civil partnership cover, Section E – Baggage or Section Q – Cruise cover for the same event.

Special conditions relating to claims

You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.

If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or *your* accommodation provider *you* must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline *you* must:

- a) get 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) keep all travel tickets and tags for submission if *you* are going to make a claim under this certificate. *You* must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

The first £50 of each and every claim per incident claimed for under this section by each *insured person* but limited to £100 in all if **family cover** or **single parent cover** applies.

Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in *your* locked accommodation.

Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:

- a) overnight between 9 pm and 9 am (local time) or
- b) at any time between 9 am and 9 pm (local time) unless:

it is locked out of sight in a **secure baggage area**

forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.

4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuff), bicycles, **ski equipment**, **golf equipment** 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 vessel, aircraft 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. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other Items used in connection with *your* employment or occupation.

9. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A Police report from the local Police in the country where the incident occurred for all loss, damage, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Receipts or valuations for items lost, stolen or damaged.
- Repair report where applicable.
- A medical certificate from the treating **medical practitioner** or relevant transport provider or authority explaining why the professional photographer was unable to fulfil his/her obligations.
- Any other relevant information that we may ask **you** for.

To make a claim under this section please call 0845 850 5193

Section T – Independent travellers cover *(only operative if indicated in the certificate validation document)*

This extension to the certificate provides the following modifications to the insurance specifically in respect of **trips** that do not constitute a *package* (as described in the *Special definition below*).

Special definition relating to this section *(which is shown in italics)*

Package

- means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

transport

accommodation

other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Further details of these Regulations can be downloaded from:

http://www.opsi.gov.uk/si/si1992/uksi_19923288_en_1.htm

Extended cancellation or curtailment charges cover

What is covered

Section A – Cancellation or curtailment charges is extended to include the following cover.

We will pay **you** up to £5,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum

of £300 where cover under Section V – Golf cover is operative) which **you** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a) **you** were not able to travel and use **your** booked accommodation or
- b) the **trip** was **curtailed** before completion

as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:

prohibiting all travel or all but essential travel to or

recommending evacuation from

the country or specific area or event to which **you** were travelling providing such directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left the **United Kingdom** to commence the **trip**.

Extended delayed departure cover

What is covered

Section H – Delayed departure is extended to include the following cover.

We will pay **you** one of the following amounts:

If the **public transport** on which **you** are booked to travel is cancelled or delayed leading to **your** departure being delayed for more than 5 hours at the departure point of any connecting **public transport** in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home** we will pay **you**

£20 for the first completed 5 hours delay and £20 for each full 12 hours delay after that, up to a maximum of £100 *(which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay)* provided **you** eventually continue the **trip**.

We will pay **you** up to £5,000 for either:

- a) any irrecoverable unused accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300 where cover under Section U – Golf cover is operative) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:

the **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 5 hours or

you being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 5 hours

and **you** choose to cancel **your trip** because the alternative transport to **your** overseas destination offered by the **public transport** operator was not reasonable or

reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:

the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 5 hours, diverted or re-directed after take-off or

you being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 5 hours

and **you** choose to make other travel arrangements for **your trip** because the alternative transport offered by the **public transport** operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

You may claim only under subsections 1. or 2. for the same event, not both.

You may claim only under Section T – Independent travellers cover or Section H – Delayed departure for the same event, not both.

Extended missed departure cover

What is covered

Section I – Missed departure cover is extended to include the following cover.

We will pay **you** up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board:

any onward connecting **public transport** on which **you** are booked to travel following completion of the initial international journey including connections within the **United Kingdom** on the return journey to **your home**

as a result of:

the failure of other **public transport** or

strike, industrial action or adverse weather conditions or

you being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 5 hours.

You may claim only under Section T – Independent travellers cover or Section I – Missed departure for the same event, not both.

Accommodation cover

What is covered

We will pay **you** up to £5,000 for either:

any irrecoverable unused accommodation costs (including excursions up to £250) and other pre-paid charges (including green fees of up to £75 per day, up to a maximum of £300 where cover under Section U – Golf cover is operative) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation or

reasonable additional accommodation and transport costs incurred:

up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use your booked accommodation or

with the prior authorisation of AXA Assistance to repatriate **you** to **your home** if it becomes necessary to **curtail the trip**

as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

You may claim only under one of subsections 1. or 2. of What is covered for the same event, not both.

You may claim only under Section T – Independent travellers cover or Section A – Cancellation or curtailment charges for the same event, not both.

Special conditions relating to claims

If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

You must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.

You must give notice as soon as possible to AXA Assistance of any circumstances making it necessary for you to return **home** and before any arrangements are made for **your** repatriation.

You must check in according to the itinerary supplied to **you**.

You must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.

You must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights. Details of **your** rights can be downloaded from:

http://europa.eu.int/comm/transport/air/rights/index_en.htm.

What is not covered

The first £50 of each and every claim per incident claimed for under this section by each **insured person** (except claims under subsection 1. a) of What is covered under the Extended delayed departure cover above) but limited to £100 if **family cover** or **single parent cover** applies.

The cost of Airport Departure Duty (whether irrecoverable or not).

Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.

4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.

Claims arising directly or indirectly from:

Strike, industrial action or a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.

An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.

Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.

Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.

Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

Any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.

Any costs which **you** would have expected to pay during **your trip**.

Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO).
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.

A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.

Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.

- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call:

For curtailment claims +44 (0)845 303 8580 or other claims 0845 850 5193

Section U - Golf cover (only operative if indicated in the certificate validation document)

This extension to the certificate provides the following modifications to the insurance specifically in respect of any golfing **trips** taken by **you**:

Loss of green fees

What is covered

In addition to the cover provided under Section A – Cancellation or curtailment charges, **we** will pay **you** up to £75 per day, up to a maximum of £300 for any irrecoverable unused green fees which **you** have paid or are contracted to pay if cancellation of the **trip** is necessary and unavoidable or the **trip** is **curtailed** before completion as a result of any of the events detailed under What is covered in Section A – Cancellation or curtailment charges occurring.

You may claim only under one of either Section U – Golf cover or Section A - Cancellation or curtailment charges for the same event, not both.

Golf equipment cover

What is covered

In addition to the cover provided under Section E – Baggage, **we** will pay **you** up to the amounts shown below:

£1,000 for the accidental loss of, theft of or damage to **golf equipment**.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **golf equipment**.

£300 for the emergency replacement of **golf equipment** if **your golf equipment** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **golf equipment** was delayed.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

£25 per day, up to a maximum of £200 for the reasonable cost of hiring replacement **golf equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit during the outward journey for more than 24 hours of **your** own **golf equipment**, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **golf equipment** was delayed.

Liability for golf buggies whilst in use

What is covered

In addition to the cover provided under Section G – Personal liability, **we** will pay **you** up to £2,000,000 (including legal costs and expenses) 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:

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

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

arising from **your** ownership possession or use of a golf buggy.

Special conditions relating to claims

You must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of AXA Assistance to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness or disease.

If **you** fail to notify the travel agent, tour operator or golf club as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

If **you** cancel the **trip** due to:

- a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide a medical certificate from a consultant specialising in the relevant field or

- b) any other **bodily injury**, illness or disease **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner**

stating that this necessarily and reasonably prevented **you** from travelling.

You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **golf equipment**.

If **golf equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **golf equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:

get a Property Irregularity Report from the airline.

give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

keep all travel tickets and tags for submission to **us** if **you** are going to make a claim under this certificate.

You must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

You must give **us** written notice of any incident, which may give rise to a claim as soon as possible.

You must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.

You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.

We will be entitled to take over and carry out 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.

If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this certificate.

What is not covered

1. The first £50 of each and every claim per incident claimed for under What is covered subsection 1. in the Golf equipment cover above by each **insured person** but limited to £100 in all if **family cover** or **single parent cover** applies.
2. Any claims arising directly or indirectly from:
 - Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**
 - Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
3. Loss, theft of or damage to **golf equipment** contained in an **unattended** vehicle:
 - overnight between 9 pm and 9 am (local time) or

at any time between 9 am and 9 pm (local time) unless it is locked out of sight in a **secure baggage area**.

4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage caused by wear and tear, depreciation (loss in value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
6. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or golf club.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or golf club of the separate costs of green fees that made up part of the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the Police or relevant authority.
- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Receipts or valuations for items lost, stolen or damaged and for all items of **golf equipment** replaced if **your golf equipment** is temporarily lost in transit for more than 12 hours.
- Receipts or bills detailing the costs incurred in hiring replacement **golf equipment**.
- A letter from the carrier confirming the number of hours **your golf equipment** was delayed for.
- Repair report where applicable.
- Full details in writing of any incident involving the use of a golf buggy on a golf course.
- Any writ, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0845 850 5193

Complaints procedure

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Who to contact?

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- a) to be sure **you** are talking to the right person, and;

b) that **you** are giving them the right information.

When you contact Us:

Please give **us your** name and contact telephone number.

Please quote **your** certificate and/or claim number and the type of certificate **you** hold.

Please explain clearly and concisely the reason for **your** complaint.

So **we** begin by establishing **your** first point of contact:

Step One – initiating your complaint:

Does your complaint relate to:

A your certificate?

B a claim on your certificate?

If **A, you** need to contact the broker/agent who sold **you your** certificate. Call the number on **your** certificate document and state **your** complaint.

If **B, you** need to contact whoever is currently dealing with **your** claim and state **your** complaint.

In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

Head **your** letter 'COMPLAINT'.

Give **your** full name, post code and contact telephone number(s).

Quote the type of certificate and **your** certificate and/or claim number.

Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the person dealing with **your** complaint along with any other material required.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further:

Step Two – if you are still unhappy:

Should their response be unsatisfactory, please write to the Travel Manager at the address given below. The Travel Manager will seek to resolve **your** complaint.

David Oliver Associates
First Floor Offices
Robinson House
Haslers Lane
Great Dunmow
Essex
CM6 1XS

Tel: 0870 900 2957
Fax: 01371 859281
e-mail: admin@doainsurance.co.uk

Step Two – contacting AXA Head Office:

If **your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive:

Head of Customer Care
AXA Insurance
Civic Drive
Ipswich
IP1 2AN

Tel: 01473 205926
Fax: 01473 205101
e-mail: customercare@axa-insurance.co.uk

Step Three – beyond AXA:

If **we** have given **you our** final response and **you** are still not satisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted.

Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800
Fax: 020 7964 1001

Please note that **you** have six months from the date of **our** final response in which to refer **your** complaint to the Ombudsman. Referral to the Ombudsman will not affect **your** right to take legal action.

Our promise to **you**

We will acknowledge written complaints promptly.

We will investigate quickly and thoroughly.

We will keep **you** informed of progress.

We will do everything possible to resolve **your** complaint.

We will learn from **our** mistakes. **We** will use the information from complaints to continuously improve **our** service.

To help **us** improve our service, **we** may record or monitor telephone calls.