

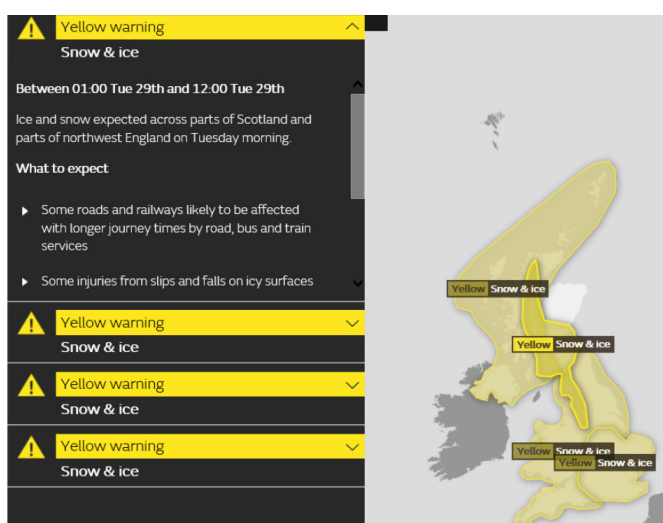
## AXA COVER DIRECTIVE Weather Warnings January 2019

### Overview

Yellow weather warnings have been issued for various areas of the United Kingdom.

This weather warning has been issued by the Met Office and they have advised the warning is currently in place from 17:00 on 29/01/19 to 12:00 on 30/01/19. The weather may result in –

- » Snow, possibly heavy at times, developing overnight with potential to result in severe ice
- » Small chance that rural communities could become cut off
- » Travel delays on roads with potential of stranded vehicles
- » Potential delayed or cancelled rail and/or air travel



**Potentially this could cause significant issues to those due to travel.**

For up to date information on current weather warnings please visit:

<https://www.metoffice.gov.uk/public/weather/warnings/#?date=2019-01-29>

### Cover Stance

All claims will be handled in line with the T&Cs within the policy wording.

Customers should allow themselves plenty of time to reach their destination safely.

In all circumstances customers should be referred back to their tour operator, transport and/or accommodation provider to understand their travel options and what amendments or refunds will be provided.

**All the following topics are subject to the customer holding a policy covering these sections and the customer being unaware of the weather warning at the time of purchasing their policy or booking a trip whichever is later.**

### Missed departure

If customers fail to arrive at the departure point due to adverse weather then we will pay up to the amount shown in their schedule for reasonable additional accommodation and/or public transport to enable them to continue their trip.

### Delayed departure

If customers suffer a delay at their final departure point, either to or from the UK, they may be entitled to delayed departure benefit depending on the length of the delay.

### Travel disruption (if covered)

This will cover either reasonable additional accommodation or transport OR unused accommodation or travel, in the event of cancelled flights.

### FAQ

#### Q- I've decided not to travel to the airport; am I covered?

A- There is no cover under the policy for cancellation solely due to disinclination to travel where it is safe and reasonable to do so; efforts should be made to continue on with the trip where safe.

If the holiday was booked as a Package holiday, please consult your tour operator to seek a refund of these costs in the first instance.

The policy would afford cover for additional travel and accommodation costs to reach your destination; of a similar standard to your original booking should you miss your original departure due to the weather.

For any scenarios' that are outside of the guidance provided here, please contact our customer service team.