

## **AXA COVER DIRECTIVE – Las Vegas Terror Attack October 2017**

### **Overview**

On 02/10/2017 a mass shooting was carried out on the Las Vegas Strip in the USA.

There are confirmed fatalities and many injured.

Public transport in and around Las Vegas was impacted and may continue to be impacted with road closures and some flights being redirected from McCarran International Airport.

At this time there has been no change in the advice in relation to travelling to the USA however it is advised to avoid the immediate area affected and follow the advice of the local authorities.

Please keep up to date on any advice on <https://www.gov.uk/foreign-travel-advice/USA>

### **Cover Stance**

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

As a result of the attack in Las Vegas we will automatically extend the period of insurance for those stranded in Las Vegas until such time they can safely return to the UK (for no additional insurance premium) providing they return on the earliest possible flight (subject to availability).

### **Cancellation**

#### **Cancellation of a trip to Las Vegas up to 04/10/2017 (inclusive)**

- All customers must be directed to their tour operator or transport and accommodation provider in the first instance for a refund of costs.
- Where a customer has costs that will not be covered by the tour operator or transport provider and the customer can provide written evidence detailing this and any refunds they have received, please direct the customer to contact the relevant claims team for consideration.

#### **Cancellation of Trips due to depart on or after 05/10/2017**

- There is no cover for the cancellation of a trip for fear of further attacks from 05/10/2017
- All customers must be directed to their tour operator or transport and accommodation provider in the first instance for a refund of costs.

#### **Cancellation of trips to other destinations around the world or elsewhere within the USA for fear of further attacks (where there is no FCO advice in place)**

- There is no cover for cancellation of a trip to other destinations around the world or elsewhere within the USA due to the heightened fear of a further attack.
- All customers must be directed to their tour operator or transport and accommodation provider where in some cases tour operators are offering a change of trip dates and destination.

## Curtailment

### **Curtailment of a trip from Las Vegas up to 04/10/2017**

- All customers must be directed to their tour operator or transport and accommodation provider in the first instance for a refund.
- Where a customer has costs that will not be covered by the tour operator or transport provider and the customer can provide written evidence detailing this and any refunds they have received, please direct the customer to contact the relevant claims team for consideration.

### **Curtailment of a trip from other countries or elsewhere in the USA due to fear of further events**

- There is no cover for curtailment of a trip from other destinations around the world due to the heightened fear of an attack.
- All customers must be directed to their tour operator or transport and accommodation provider in this instance.

## Emergency Medical

### **Emergency medical treatment received as a result of the attack in Las Vegas:**

- All Medical Claims for customers who receive emergency medical treatment as a result of the attack in Las Vegas will be covered subject to normal claims handling validation.
- All Medical claims as a result of other illness/injuries not related to the attacks in Las Vegas will be dealt with as per normal guidelines and processes

## Baggage

### **Baggage claims made as a result attack in Las Vegas:**

- All Baggage Claims made for customers who

suffer loss/theft or damage to their items as a result of the attack will be considered subject to normal claims handling validation.

- All Baggage Claims made for customers who purchase emergency essential items as a result of the attack will be considered for the duration they remain in Las Vegas for the period their baggage remains lost/damaged or irretrievable.

## FAQ's

### **Q- I've decided not to travel Las Vegas; can I have a refund on my travel insurance?**

A- You can only obtain a refund if you're within the cooling off period of your policy which is the first 14 days after you received your policy documents and no claim has been made.

Please refer all cases falling outside the 14 day cooling off period with exceptional circumstances where you feel a refund is due to the customer into your AXA Insurance contact for consideration.

### **Q- If I travel to Las Vegas will I be covered?**

A- Yes providing you were not travelling against any advice provided by the Foreign Commonwealth Office at the time you are scheduled to depart.

### **Q- I am now travelling to an alternative country am I still covered? (Single Trip Only)**

A-To ensure we are still able to provide cover to your amended destination please contact our sales team to update your policy.

**For any scenarios' that are outside of the guidance provided here, please refer to your AXA Insurance contact for further information.**