

## Policy Summary - Annual under 65s Multi-Trip Travel Insurance

This document provides a guide to the cover provided. It is however, only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy certificate and any endorsements that apply to your policy for full detail of your cover. Please take time to read the policy to make sure you understand the cover it provides.

### About your insurance

This insurance is arranged by Fogg Travel Insurance Services Limited (Fogg), who is authorised and regulated by the Financial Services Authority and whose FSA registered number is 307304. This can be checked at [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register). A copy of the policy wording is held by Fogg. This insurance is underwritten by Union Reiseversicherung AG, UK Branch and who are authorised in Germany by BaFin and regulated the Financial Services Authority.

This insurance is Annual Multi-Trip travel cover and under cover A. Pre-Travel Policy, is valid from the date of commencement until you leave home at the start of a trip.

The cover under the B. Travel Policy starts when you leave home at the start of a trip and ends when you return home or the expiry of the policy whichever is first.

This insurance is valid for issue between 1st May 2010 and 30th April 2011 under Master Policy Number AMRFO40071-03 A & B. Please refer to 'How many trips' and 'Winter sports option' parts on the reverse of this Policy Summary.

### Cancellation

If the terms of the policy are not suitable for your needs you can return the policy and accompanying documentation to the place where you purchased it within 14 days of the date of purchase and you will receive a full refund of the premium you have paid, provided no claims have been made, you intend to make any claim and that you return your policy prior to any travel.

### 24 Hour Assistance

We want to take all the worry out of your holiday so that you have the best time possible. If problems do occur you be sure that help will be on hand wherever possible. This is why we have arranged a special 24 hour service for emergency medical assistance. Through FOGG ASSIST we provide immediate help in the event of an Insured Person's illness or injury arising outside the United Kingdom.

You must notify FOGG ASSIST immediately of any serious illness or accident abroad where you are admitted to hospital or You are anticipating having to return home early or having to extend Your stay or where costs are likely to exceed £500 because of any illness or injury. We provide a 24 hour multi-lingual emergency service, 365 days per year and can be contacted by telephone or fax. Emergency Tel. No. (+44) 845 658 9899 Fax. (+44) 20 7407 9206 You will need to quote your scheme name ANNUAL UNDER 65s – FOGG03.

### Significant Features and Benefits

Your policy will show the full cover provided, the following is a summary of the main benefits, applicable to each Insured-person:

#### A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Cancellation / Loss of deposit	up to £3,000	£75 / £20

#### B. TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Departure delay	up to £100	Nil
Delay abandonment	up to £3,000	£75
Missed departure	up to £500	Nil
2. Personal possessions	up to £1,500	£75
Single article/valuable limits	up to £250	
Delayed possessions	up to £150	Nil
3. Personal money	up to £500	£75
Cash limit	up to £250	
Loss of travel documents	up to £250	£75
4. Emergency medical expenses	up to £5,000,000	£75
Hospital benefit	up to £1,000 @ £20 per day	Nil
5. Curtailment	up to £3,000	£75
6. Personal liability	up to £2,000,000	£75*
7. Personal accident	up to £25,000**	Nil
8. Legal advice and expenses	up to £25,000	£250
<b>WINTER SPORTS OPTION - applicable only when the Winter Sports option is taken</b>		
9. Ski equipment	up to £700	£75
Single/set limit	up to £500	
Hired skis	up to £300	
Ski hire charges	up to £150	Nil
10. Unused ski pack	up to £250	Nil
11. Weather extension	up to £350 area 1, £550 area 2	£75
12. Piste closure- valid between 15 December and 15 April	up to £300	Nil

\* increased to £250 in respect of rented property damage only. \*\* please see personal accident section of the policy for details of amount of payment.

### Legal Advice

Should you have an accident abroad and require legal advice this is available through:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU telephone: 0161 228 3851 or fax: 0161 909 4444. They will arrange for up to thirty minutes of advice to be given to you by a lawyer. You cannot use this service to sue a member of your family, the tour operator, the insurer or anyone acting as their agent.

### Claims

If you believe that you have a claim please refer to your policy and "What you need to do if you wish to make a claim". You can obtain a claim form online at [www.foggtravelinsurance.com](http://www.foggtravelinsurance.com) or alternatively if you do not have internet access you can contact Fogg Travel Insurance Services Limited, Crow Hill Drive, Mansfield, Notts NG19 7AE Telephone: 01623 631331 Fax: 01623 420450 or you can print the relevant claim form quoting your scheme name ANNUAL UNDER 65s – FOGG 03.

### Complaints

We aim to give you a first class service and to meet any valid claims covered by these policies honestly, fairly and promptly. If you are not happy with our service or wish to complain about your insurance policy please write to in the first instance to:

(a) The General Manager, Fogg Travel Insurance Services Limited, Crow Hill Drive, Mansfield, Notts. NG19 7AE

Should you still remain dissatisfied you may then pursue the following options:

(b) (i) Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow Kent TN11 9QU who will review the claims office decision.

(ii) If your complaint cannot be resolved you may ask the Financial Ombudsman Service (FOS) to review your case.

Their address is South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone 0845 080 1800

### Compensation

URV is a member of the Financial Services Compensation Scheme, which offers you protection in the event that the Insurer is not financially able to meet its liabilities in respect of your claim, the FSCS can cover up to 90% of the claim without any upper limit.

## Significant Limitations, Conditions and Exclusions

This is not an exhaustive list. Please take time to read the full insurance policy to make sure you understand the cover it provides.

Significant restrictions and exclusions applying to all parts of the policy	
Residency	This policy is only available to persons who lived in the United Kingdom, Channel Islands or Isle of Man for at least 6 months in the last 12. Please read Definition of Words section in the policy – Home, Resident, Insured-person/you/you.
Insurance Policy	This contains full details of the cover provided plus the conditions and exclusions which apply to it. You must read the insurance policy carefully. There are conditions and exceptions which apply to individual sections and general policy conditions, exceptions which apply to the whole policy.
Policy Limits	Most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits e.g.: for any one item, or for valuables in total. Please read Section B1 Departure Delay, B2 Personal Possessions, B3 Personal Money, B4 Emergency Medical Expenses, Section B7 Personal Accident, and if the winter sports option is taken, section B9 Ski Equipment, B11 Weather Extension, B12 Piste Closure.
Excesses	An excess is the amount you have to pay towards each claim. All excesses are payable by each insured person for each incident giving rise to a separate claim under each section of cover. Under the Section B4 - Emergency medical section your excess will reduce to Nil if you save money by using an European Health Insurance Card (EHIC) at a state hospital and/or with a registered doctor.
Age Restrictions	Cover is available for adults 18 years and under 65 years at the date of issue. Children under age 18 years can be included in a Family policy provided they are travelling with first named insured. Individual Child policy available – 3 to 17 years.
How many trips	You can travel on as many trips as you like during your 12 month period of cover from the date of commencement. The only limitation is that no trip should exceed 31 days. Includes UK holiday travel but with a minimum of 3 days pre-booked accommodation and travel more than 50 miles from your home/business.
Winter sports option	Winter sports cover is optional and is limited to 17 days actual skiing/snowboarding in any one 12 month period of cover.
In-patient Treatment	There is no cover for in-patient treatment that has not been notified to the 24 hour Emergency Assistance Service. Read 'If you need emergency medical assistance abroad' section in the policy and see 24 Hour Assistance section heading above.
Pre-existing medical conditions	There is no cover for any claim connected to any pre-existing medical condition, any condition awaiting treatment or investigation, any terminal condition or any condition where medication has been changed. <ul style="list-style-type: none"> <li>• If you have ever had a heart condition, diabetes, a stroke, breathing problems, high blood pressure, and do not notify the Referral Helpline we reserve the right to refuse any claim on your policy.</li> <li>• If you have been referred to a specialist or treated as an in patient in the last two years and do not declare that fact to the Referral Helpline we reserve the right to refuse any claim on your policy.</li> <li>• We require you to notify the Referral Helpline if your health or your ongoing medication changes between the date the policy was bought and the date of travel.</li> </ul> There is no cover provided for claims caused by pre-existing medical conditions of close relatives or close business associates. Please read Disclosure of Material Facts and Pre-existing Health Conditions section, Change in medical condition or ongoing medication section and Definition of Words section in the policy for full details.
Psychological conditions	There is no cover for stress, anxiety, depression, eating disorders or any condition requiring psychiatric care.
Alcohol or Drugs	Any claim caused by your past or present use or abuse of drugs, solvents or alcohol
Required Disclosure Material facts	We reserve the right to refuse a claim where you have not informed us of a material fact. A material fact is a piece of important information that would affect the likelihood of a claim under your policies. We require you to notify the Referral Helpline if you have ever had:- Any form of cancer, any heart or circulatory condition, a stroke or high blood pressure, any breathing condition (such as asthma), any type of diabetes. Please read Disclosure of Material Facts and Pre-existing Health Conditions section and Definition of Words section in the policy.
Hazardous activities	Any claim caused by you taking part in a hazardous activity (as defined in the policy) unless an additional premium has been paid and the policy endorsed. Hazardous activities include competitive events, sports, pastimes and any other activity that requires skill and involves increased risk of injury. (If you are unsure prior to travel, if your activity is covered by this policy, please telephone us for advice).
Terrorism, war, civil disorder	The policy does not cover claims arising from terrorism, war, civil disorder or fear of any of these.
Proof of claim	If you have to make a claim under any section of these policies it is for you to produce sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim. For eg. Police, reps report confirming the loss, theft, damage or written medical confirmation confirming the need to curtail your holiday. Please also see the 'If you need Emergency Medical Assistance Abroad' Section headed in the policy, and see 24 hour Assistance heading above. Read the sections in the policy and under the headings "What you need to do if you wish to make a claim under this section of the policy."
Property Claims	These are settled on an indemnity basis (initial purchase price less a deduction for age, wear and tear) – not on a "new for old" or replacement cost basis. Claims will not be considered unless substantiated by proof of purchase or existing valuation for any item, pair or set above £50. Read Section B2 – Personal Possessions and if winter sports option is taken Section B9 – Ski Equipment in the policy headed 'What is not covered' and "What you need to do if you wish to make a claim under that section of the policy:"
Unattended	There is no cover for Valuables, Personal Money left unattended, carried in suitcases or similar containers when left unattended. Personal Possessions are not covered if left unattended away from your personal trip accommodation. Certain exceptions apply. Read Section B2 Personal Possessions, Section B3 Personal Money, (Section B9 Ski Equipment), in the policy headed 'What is not covered' and Definitions section in the policy under Valuables, Personal Possessions and Personal Money and Ski Equipment.
Personal Liability	There is no cover for claims arising from ownership, possession, control of or use of any mechanically propelled vehicles, aircraft, motorised skis, motorised waterborne craft or sailing vessel or animals, land or buildings other than your trip accommodation or caused by your profession, any member of your family, or deliberate act or omission by you.
Subrogation and contribution	We reserve the right to ask for a contribution from any other relevant insurances you may hold and to take legal action in your name to recover losses against any third party.

## Law Applicable to the Insurance

This insurance is governed by the law of England and Wales unless you and your insurers have agreed otherwise.

## SPORTING ACTIVITIES COVER...

If your sport is not listed, please telephone our help-line on 01623 631331 during normal office hours for advice – you may have to pay additional premium – we may not be able to cover certain 'extreme' sports.

### The following sports are covered subject to the provisos:

Abseiling	Up to 20 metres. Adequately supervised.
Archery	Adequately supervised.
Canoeing / Kayaking	Includes white water up to Grade 3. Life vests must be worn.
Cycling	Mountain paths/roads only. Adequately supervised, head gear must be worn. Excluding BMX, cycling off roads / paths.
Horse riding	No competitions, no jumping. Protective head gear must be worn.
Jet skiing	No liability cover.
Safaris	Must be professionally organised tours/trips only.
Scuba diving	Up to 9 metres. Diving must be with certificate of proficiency or with qualified instructor.
Trekking	Up to 3,000 metres. Organised tours/recognised routes. No climbing use ropes or guides.
White water rafting	Up to grade 3. Life vests must be worn. Adequately supervised.
Windsurfing	No competitions.
Sailing (territorial waters) / Yachting	Adequately qualified. No liability cover. No cover for racing.

### The following sports are covered provided the Ski option is taken and appropriate premium paid:

Cross country skiing	Recognised routes. Excluding competitions.
Dry slope skiing/Glacier Skiing/Skiing/Snowboarding	Excluding competitions.
Heliskiing	Helicopter lands at a designated site to enable you to disembark. Adequately supervised. (reindeer, horses, dogs) Adequately supervised. Passenger only. No liability cover
Sleigh riding	Act reasonably and not ski in closed/avalanche risk area. If not skiing with guide/instructor, always check area is suitable to skier at your level. Not to ignore, warning signs/advice
Off piste skiing	