



# ANNUAL MULTI-TRIP INSURANCE



This policy is for residents of the United Kingdom or the Channel Islands only

Underwritten by

**Union Reiseversicherung AG**

and

**Europäische Reiseversicherung AG, Munich, Germany**

Arranged by

**Fogg Travel Insurance Services Limited**

Crow Hill Drive, Mansfield, Notts NG19 7AE Tel 01623 631331 Fax 01623 420450

**Valid only for issue between 23 December 2011 to 31 December 2012**

## AGE LIMIT

This insurance is not valid in respect of persons aged 70 years and over at the date of issue of this insurance.

## SUMMARY OF POLICY COVER

### A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Cancellation	up to £500	£50
Loss of deposit	up to £500	£20
	(See note 1)	

### B. TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Departure delay	up to £200	Nil
Delay abandonment	up to £500	£50
2. Personal possessions	up to £500	£50
Single article/valuable limits	up to £200	
Delayed possessions	up to £100	Nil
3. Personal money	up to £200	£50
Cash limit	up to £100	
4. Emergency medical expenses	up to £1,000,000	£50
	(See note 1)	
5. Curtailment	up to £500	£50
	(See note 1)	
6. Personal liability	up to £1,000,000	£50*
7. Personal accident	up to £5,000	Nil
	(See note 2)	

\* increased to £250 in respect of rented property damage only.

### PRE-TRAVEL & TRAVEL POLICY

**Note 1.** Your policy does not provide cover for re-occurring or pre-existing health conditions. If you have ever had a heart or circulatory related problem, a stroke, cancer, any breathing problems, diabetes, or any other health condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone our Referral Helpline quoting **bmibaby ANNUALMULTI-TRIP** on 0845 1300 198 to see if cover is available. We will confirm any special terms in writing.

You must also tell us if your health or medication changes between buying this policy and travelling.

### TRAVEL POLICY

**Note 2.** Cover for accidental death is reduced to £1,000 if you are 15 years of age and under or 65 years and over.

## POLICY INFORMATION

Your insurance is covered under master policy number **RTTBM40148-02 A & B** specially arranged through Fogg Travel Insurance Services Limited and insured by Union Reiseversicherung AG and ETI – International Travel Protection, the UK Branch of Europäische Reiseversicherung AG, Munich, Germany, (ETI). Companies Registration No. FC 25660, BR 007939. Cover is provided for each passenger who is shown as having paid the insurance premium and whose name is shown on the insurance schedule. This insurance wording is a copy of the master policy and is subject to the terms, conditions and exclusions of the master policy.

No refund of the insurance premium will be given after the policy has been issued unless, after receipt of the policy, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy, insurance schedule and alternative insurance policy to Fogg Travel within 14 days of receipt for a refund to be considered.

Your insurance covers trips of 32 days duration or less and includes winter sports cover of 17 days in total in any one policy year.

The first policy, your pre-travel policy, covers you from the time you purchase your policy until you leave home to start your trip. The second policy, your travel policy starts when you leave home to start your trip and ends when you return home or the policy ends, whichever is the first.

We have tried to keep the wording as simple as possible. There are conditions and exclusions applying to the pre-travel policy and to the travel policy. Each section tells you what is covered, what is not covered and what you need to do if you need to claim under that section. There are no hidden parts or small print.

Like most policies they exclude all pre-existing health conditions but if you do need the cover, unlike some other policies, you may be able to obtain cover for these conditions by calling the Referral Helpline on the lo-call number shown below the summary of cover section. Cover is not available on all conditions and to include others we may need to charge you an additional premium or increase your policy excess for this condition, an excess is the first part of the claim cost. You should bear in mind that this excess will apply to everyone on your booking if they have to claim for cancellation or curtailment (cutting short the trip) due to your health condition. Cover is not available for conditions where you are under investigation or awaiting treatment. If you do not tell us about your pre-existing health conditions they will not be covered at all and you will not be able to claim for anything caused by them.

If your health changes after you have bought the policy you must call the Referral Helpline immediately. As you have two policies, cancellation under the Pre-travel Policy will be effective, but cover for the Travel Policy, which has not started, may change. Travel insurers require stability of health conditions whilst away so what cover is available will depend on the condition, the medication and the period of time before travel. In some instances the new condition may be excluded and on a few occasions we may agree to pay the cancellation charges at the time of diagnosis and recommend postponement of your trip.

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

We are unable to provide cover for any claim arising from a recognised complication of a known pre-existing medical condition of a close relative or a close business associate.

## GEOGRAPHICAL AREAS

Europe, including all countries west of the Ural Mountains, Republic of Ireland, Iceland, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands (but excluding trips within the United Kingdom or the Channel Islands).

## WHERE TO OBTAIN A CLAIM FORM

If you require a claim form please visit [www.foggtravelinsurance.com](http://www.foggtravelinsurance.com) and click on claim forms – you can print the relevant claim form required or email [claims@foggtravelinsurance.com](mailto:claims@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**  
Tel: 01623 631331 or Fax: 01623 420450

In all circumstances you should quote **bmibaby ANNUALMULTI-TRIP**, advising the section under which you wish to claim. When returning the claim form please enclose your insurance certificate together with this policy and the tour operator's confirmation of booking invoice and if the claim is for cancellation, the tour operators cancellation invoice.

## OUR PLEDGE TO YOU

It is our aim to give a high standard of service and to meet any claims covered by this policy honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

## YOUR RIGHT TO COMPLAIN

We sincerely hope you will not need to complain about your insurance policy or claims settlement. However, if you do wish to complain please forward details of your complaint 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 Park, North Frith Farm, Ashes Lane, Hadlow, Kent TN11 9QU  
who will review the claims office decision.

If we are still unable to resolve your complaint you may ask the Financial Ombudsman Service (FOS) to review your case.

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

## A. YOUR PRE-TRAVEL POLICY

### HOW YOUR PRE-TRAVEL POLICY WORKS

Your pre-travel policy shows the sections of cover, limits, conditions, exclusions and information on what to do if you need to claim. It is essential that you read it. The policy is a contract between us and you. We will pay for any event, as set out in the policy, that happens during the period of cover for which you have paid the appropriate premium.

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

We are unable to provide cover for any claim arising from a recognised complication of a known **pre-existing medical condition of a close relative** or a close **business associate**.

*All numbers and letters shown under 'For each insured-person this insurance will not cover' refer to the same numbers and letters under 'For each insured-person this insurance will pay.' Where no letters or numbers are shown it applies to the whole section.* You are required to disclose any **material facts** otherwise your policy will not cover you and it may invalidate it altogether.

### WHEN YOUR PRE-TRAVEL COVER STARTS AND ENDS

The cover for cancellation starts from the date the **trip** booking was made after the policy was issued and ends when you leave **home**.

### DISCLOSURE OF MATERIAL FACTS AND PRE-EXISTING HEALTH CONDITIONS

Your policy may not cover claims arising from your **pre-existing health conditions** so you need to tell us of anything you know that is likely to affect our acceptance of your cover.

**Pre-existing health conditions** - so that we can ensure you are provided with the best cover we can offer please read the following questions carefully:

1. Have you, or anyone travelling with you, ever had treatment for:
  - any heart or circulatory condition,
  - a stroke or high blood pressure.
  - a breathing condition (such as asthma).
  - any type of cancer.
  - any type of diabetes
2. In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If you have answered 'Yes' to any of the above questions we may be able to offer some cover and may be able to cover your health condition, although an increased premium may be required. To enable us to consider your health condition please contact the Referral Helpline quoting **bmibaby ANNUALMULTI-TRIP** on **0845 1300 198** (this will be charged as a local call from wherever you are calling in the **United Kingdom or Channel Islands**) to see if cover is available. All calls will be treated in the strictest confidence.

3. You must also tell us if:
  - you are waiting for tests or treatment of any description
  - your doctor alters your regular prescribed medication
4. You must tell us about the **pre-existing medical conditions** of anyone travelling with you who is not insured under this policy but who may make it necessary for you to cancel or **curtail your trip** to find out if we are able to provide cover on their conditions. Your failure to declare these **pre-existing medical conditions** will mean that you will not be able to claim for any event that is due directly or indirectly to the condition.

You need to keep copies of all letters we send you for future reference.

Your failure to disclose any **material facts** may mean that your policy will not cover you and it may invalidate it altogether.

We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us.

Should we require any additional premium, and you accept our offer, this should be paid to Fogg Travel either by credit card or cheque, made payable to Fogg Travel, and sent within 14 days of receipt. Should you decide not to pay the additional premium the declared health condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional health conditions not declared to us will not be covered.

All terms and conditions declared under this pre-travel policy will also be recorded under your travel policy so that you do not need to declare these twice.

#### Please note:

- We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- We are unable to provide cover for any claim arising from a recognised complication of a known **pre-existing medical condition of a close relative** or a close **business associate**.

## NEW MEDICAL CONDITION OR CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you should advise our Referral Helpline quoting **bmibaby ANNUALMULTI-TRIP** on **0845 1300 198** as soon as possible. We will advise you what cover we are able to provide after the date of diagnosis. We reserve the right to charge an additional premium, increase the excess, exclude the condition or withdraw cover if the condition declared makes this necessary.

### DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

**Business associate** - means a business partner, director or employee of yours who has a close working relationship with you.

**Channel Islands** - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

**Close relative** - means spouse or partner of over six months, parents, grandparents, parents-in-law, brother, sister, child, grandchild, fiancé(e).

**Couple** - means 2 persons living together as husband and wife or as common law partners of over six months at the time of buying your policy.

**Family** - means up to 2 parents/guardians and any number of children living at the same address and aged under 18 at the time of buying your policy.

**Hazardous activity** - means racing (other than on foot), any form of ski racing, competition or training therefore, ski jumping, ski flying, ski acrobatics, stunting, bob sleighing or skeletoning, heliskiing (unless the helicopter lands at a designated site to allow you to disembark), and any other activity that requires skill and involves increased risk of injury. If you are taking part in any sport not listed above please contact us to ensure you are covered.

**Home** - means one of your normal places of residence in the **United Kingdom** or the **Channel Islands**.

**Home country** - means both the country you live in within the **United Kingdom** or the **Channel Islands** and your country of nationality.

**Insured-person/you/your** - means any person named on the insurance schedule.

**Material fact** - a piece of important information that would increase the likelihood of a claim under your policy.

**Pre-existing health condition** - means any heart, circulatory or breathing conditions, cancer or diabetes or serious or re-occurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

**Redundancy** - means being an employee where you qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

**Resident** - means a person who has had their main home in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

**Trip** - means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in your home country following your repatriation, both during the period of cover.

**United Kingdom** - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

**We/our/us** - means Union Reiseversicherung AG and Europäische Reiseversicherung AG, Munich, Germany (ETI).

**Winter sports** - means skiing, snow boarding and ice skating.

### POLICY EXCESS APPLICABLE TO YOUR PRE-TRAVEL POLICY

An excess is the amount you have to pay towards each claim. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing health conditions** confirmed in writing by Fogg Travel. The increased excess will apply to all persons insured under your policy.

### POLICY CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

At all times we will act in good faith in our dealings with you. The payments for all claims following events that occur in your selected geographical area during the period of cover are dependent on you:

#### 1. OBSERVING THE FOLLOWING:

##### In respect of all sections of the policy

- (a) being a **resident of the United Kingdom** or the **Channel Islands**.
- (b) taking all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- (c) producing your insurance schedule confirming you are insured before a claim is admitted.
- (d) giving us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) notifying us immediately of any changes in your health or medication after you buy the policy.
- (f) providing all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and Private Medical Insurance).

## POLICY CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY CONTINUED

- (g) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (h) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (i) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (j) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (k) not requiring insurance for any health condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (l) not requiring insurance for any health condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (m) disclosing all **material facts** as soon as possible after the policy is issued.
- (n) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

### 2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (c) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy and any other relevant documents must be returned to the point of sale within 14 days of receipt for any refund to be considered.
- (f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- (g) not make any payment for any event that is covered by another insurance policy.
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

## SECTION A1 - CANCELLATION CHARGES

### For each insured-person this insurance will pay:

up to **£500** for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and before **your trip** starts through **your** inability to travel due to:

- (i) the death, injury or illness of:
  - **you** or a friend with whom **you** are travelling .
  - a **close relative**.
  - a close **business associate** who lives in **your home country**.
  - a friend who lives abroad and with whom **you** were intending to temporarily stay,
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law.
- (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
- (iv) the requirements of H. M. Forces.
- (v) **your**, a friend or **close relative** who is travelling with **you**, presence being required by the Police after **your home**, or the home in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

### For each insured-person this insurance will not cover :

- the first **£50** (reduced to **£20** on claims for deposits only) of any loss, charge or expense made on each claim under this section.
- any **trip** that exceeds **32** days duration
- any **trip** where the ticketed return journey exceeds **32** days from the outward journey or where the ticket has no fixed return date.
- **winter sports** exceeding **17** days in total in any one policy year.
- any **trip** within **your home country**.
- a one-way **trip**.
- **you** if **you** are aged **70** years or over at the date of issue.
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.

- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a **close business associate**.
  - **your** failure to obtain the required passport, visa or ESTA.
  - **your** carriers refusal to allow **you** to travel for whatever reason.
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
  - the cancellation of **your trip** by the tour operator.
  - the failure of **your** travel agent or tour operator.
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
  - financial circumstances or unemployment except when it is due to **redundancy** that **you** received or were aware of after buying this insurance.
  - **your** disinclination to travel.
  - **your** loss of enjoyment of the **trip** however caused.
  - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
  - **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
  - **your** abuse or prior abuse of solvents or alcohol.
  - death or illness of any pets or animals.
  - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- cancellation due to the fear of an epidemic or pandemic.
- cancellation of the **trip** on the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of departure.
- the cost of Air Passenger Duty or equivalent, airport charges or booking fees.
- cancellation for any claim arising from a recognised complication of a known **pre-existing medical condition** of a **close relative** or close **business associate**.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- cancellation of **your trip** due to a health condition of a person travelling with **you**, and included on **your** booking, where the risk attaching to that health condition has not been accepted by **us** in writing.
- any **pre-existing health condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last 2 years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any claim for damage for loss, or deterioration of, or damage to property.
- any loss unless it is specified in the policy
- (iv) - any event that is the result of leave being cancelled because of war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
  - any claim where **you** have not obtained prior authority to take leave.
  - any claim where leave has been cancelled on disciplinary grounds.

### What you need to do if you wish to make a claim under this section of the policy:

- notify the travel agent/tour operator immediately, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice.
- obtain a claim form from Fogg Travel and get **your**/the patient's registered doctor to complete the medical certificate attached to the claim form.
- send any receipts to Fogg Travel.

## B. YOUR TRAVEL POLICY

### HOW YOUR TRAVEL POLICY WORKS

**Your** travel policy shows the sections of cover, limits, conditions, exclusions and information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour emergency medical assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

**Your** travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** cover is not 'new-for-old' and an amount for age, wear and tear will be deducted.

**Your** policy covers for treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

**We** are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

**We** are unable to provide cover for any claim arising from a recognised complication of a known **pre-existing medical condition** of a **close relative** or a **close business associate**.

*All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.*

### WHEN YOUR TRAVEL COVER STARTS AND ENDS

The cover under **your** travel policy starts at the beginning of **your trip** as shown on **your** insurance schedule and ends on **your return home** or expiry of the policy, whichever is the first.

### EXTENSION OF PERIOD

1. In the event of **your** death, injury or illness or that of anyone travelling with **you**, **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.
2. In the event of delay to any vehicle, vessel or aircraft in which **you** are travelling as a ticket holder **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium up to **14** days for **you** to complete the **trip**.

### NEW MEDICAL CONDITION OR CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** should advise **our** Referral Helpline quoting **bmibaby ANNUALMULTI-TRIP** on **0845 1300 198** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to charge an additional premium, increase the excess, exclude the condition or withdraw cover if the condition declared makes this necessary.

### USE AN EHIC - NIL EXCESS IF MEDICAL COSTS ARE REDUCED

Avoid paying the excess - travellers to European countries, including Norway and Switzerland should apply and obtain the European Health Insurance Card (EHIC). Applications for the EHIC can be made online at [www.ehic.org.uk](http://www.ehic.org.uk) - the quickest route, or by Telephone on **0845 606 2030**, or by post - application forms are available from the Post Office - so please allow sufficient time prior to **your** departure date. This will entitle **you** to benefit from the reciprocal health arrangements which exist between European Union countries. In other countries where reciprocal health arrangements exist all reasonable steps should be made to utilise them. Please see Section **B4**.

### WINTER SPORTS - IMPORTANT ADVICE

1. Whilst skiing is fun, there are still rules and regulations which apply - **you** can be prosecuted for behaving in a reckless or dangerous manner. The guidelines are the FIS rules - **you** should read and understand them before **you** ski - following them will help **your** enjoyment.
2. If **you** are not skiing with an instructor or guide, check that the area and the snow **you** wish to ski is suitable for a skier at **your** level - get advice from the local ski school. Never ski in closed areas - it may be there is an avalanche around the corner - or perhaps the mountain just comes to an end!
3. Whilst skis left outside bars and the like are covered in the event of theft, 'mix 'n match' them - thieves only take pairs! Do not leave other property **unattended** except in **your** hotel room.

## OFF PISTE COVER

Off piste skiing is included provided **you** act reasonably and do not ski in a closed or avalanche risk area. If not skiing with a guide or instructor, always check that the area is suitable for a skier at **your** level.

### IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD:

Contact the 24 hour emergency medical assistance service:

## FOGG ASSIST

Telephone No : (44) 845 658 9899 Fax No : (44) (0)20 7407 9206

### IN CASE OF SERIOUS EMERGENCY

First call an ambulance using the local equivalent of a **999** call. While **you** wait for the ambulance contact **our** emergency medical assistance service which is open **24** hours a day and **7** days a week to offer **you** advice in this emergency situation. **We** strongly suggest **you** put **FOGG ASSIST's** telephone number **+44 (0)845 658 9899** into **your** mobile phone before **you** travel so that it is to hand should **you** need it. Speak to the ambulance driver and get details of the hospital **you** are being taken to so that **our** emergency medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity.

**You** must notify **FOGG ASSIST** as soon as possible if **you** are to be admitted as an in-patient, or where costs are likely to exceed **£500**, for agreement of costs under the policy.

### WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU

When **you** call **our** emergency medical assistance service in an emergency **you** need to have some basic information for them to hand:

- **your** telephone number so **you** can be contacted on in case **you** are cut off
- the name and age of the patient and as much information about the medical situation as **you** are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if **you** have them
- tell them that **you** insured under the scheme **bmibaby ANNUALMULTI-TRIP**, the booking reference number (if applicable), the date **you** bought the insurance, and **your** booked travel dates
- the patient's **home country** GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

### MINOR ILLNESS OR INJURY

If **you** need to see or visit a doctor or hospital in Europe or Scandinavia then ask **your** hotel reception or **your** tour operator representative for the address of the nearest **public medical facility**. In Europe **you** should show them **your** EHIC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the policy excess will be reduced to **NIL**. **You** will only be covered for the cost of private medical treatment where adequate state facilities are not available in these countries. **You** must have this approved in advance by **FOGG ASSIST** on **+44 (0)845 658 9899**. Elsewhere it is advisable to seek advice on where to go for treatment from **our** emergency medical assistance service if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin **your trip** by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for **our** emergency medical assistance service to move **you** to a more suitable facility.

### HOW TO PAY FOR YOUR TREATMENT

Outpatient bills for less than **£500** should be paid at the time and claimed on **your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If **you** are admitted to a medical facility then **you** may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Fogg Travel Insurance Services Limited, Crow Hill Drive, Mansfield, Notts, NG19 7AE, England. **Our** emergency medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of **your** claim has been established.

In European Countries, including Norway and Switzerland **you** should utilise **your** EHIC card for in-patient and/or out-patient treatment to obtain a reduction in medical costs where possible, and if costs are minimised the policy excess will be reduced to **NIL**.

### WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS?

Don't worry, provided **you** have contacted **our** emergency medical assistance service **your** policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel **home**. **Our** emergency medical assistance service will liaise with **your** treating doctor and **you** and once **you** are fit to travel, they will make appropriate alternative arrangements.

### WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers **you** to come **home** early because **you** are ill or injured **only** if medical treatment is not available locally. If **you** are thinking of cutting short **your trip** because **you** are not well then **you** must contact **FOGG ASSIST** on **+44 (0)845 658 9899** for advice first before making any arrangements. If **you** need to come **home** for **any other reason**, such as the illness of a **close relative** in the **your home country** then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured.

If **you** are not sure whether **your** particular circumstances are included in the cover then call **Fogg Travel** on **+44 (0)1623 631331** (Claims Department option) between **9.00** am and **5.00** pm UK time for advice.

## DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

**Business associate** - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

**Channel Islands** - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

**Close relative** - means spouse or partner of over six months, parents, grandparents, parents-in-law, brother, sister, child, grandchild, fiancé(e).

**Couple** - means **2** persons living together as husband and wife or as common law partners of over six months at the time of buying **your** policy.

**Curtailment/curtail** - means the cutting short of **your trip** by **your** early return **home** or **your** repatriation to a hospital or nursing home in **your home country**. Payment will be made on the number of full days of **your trip** that are lost from the day **you** are repatriated.

**Essential items** - means underwear, socks, toiletries and a change of clothing.

**Family** - means up to **2** parents/guardians and any number of children living at the same address and aged under **18** at the time of buying **your** policy.

**Flight** - means a service using the same airline or airline **flight** number.

**Hazardous activity** - means racing (other than on foot), any form of ski racing, competition or training therefore, ski jumping, ski flying, ski acrobatics, stunting, bob sleighing or skeletoning, heliskiing (unless the helicopter lands at a designated site to allow **you** to disembark), and any other activity that requires skill and involves increased risk of injury. **If you are taking part in any sport not listed above please contact us to ensure you are covered.**

**Home** - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

**Home country** - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

**Insured-person/you/your** - means any person named on the insurance schedule.

**Manual labour** - means work involving the lifting or carrying of heavy items in excess of **25kg**, work at a higher level than two stores or any form of work underground.

**Material fact** - a piece of important information that would increase the likelihood of a claim under **your** policy.

**Pair or set** - means two or more items of **personal possessions** that are complementary, purchased as **1** item or used or worn together.

**Personal money** - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value and travel tickets, lift passes, passports, all of which are for **your** private use.

**Personal possessions** - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

**Pre-existing health condition** - means any heart, circulatory or breathing conditions, cancer or diabetes or serious or re-occurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

**Public transport** - means buses, coaches, internal **flights** or trains that run to a published scheduled timetable.

**Resident** - means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

**Trip** - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover. Any subsequent holiday or journey that starts after **you** have returned **home** or to a hospital or nursing home (as described above) is not covered.

**Unattended** - means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

**United Kingdom** - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

**Valuables** - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

**We/our/us** - means Union Reiseversicherung AG and Europäische Reiseversicherung AG, Munich, Germany (ETI).

**Winter sports** - means skiing, snow boarding and ice skating.

## POLICY EXCESSES APPLICABLE TO YOUR TRAVEL POLICY

**Applicable to sections - B1 - Departure delay (delay abandonment only), B2 - Personal possessions, B3 - Personal money, B4 - Emergency medical expenses, B5 - Curtailment and B6 - Personal liability only.**

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess under section **B4** and **B5** may be increased to include **pre-existing health conditions** confirmed in writing by Fogg Travel. The increased excess will apply to all persons insured under **your** policy.

## POLICY CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

### 1. OBSERVING THE FOLLOWING:

#### In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**.
- (b) taking all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
- (c) producing **your** insurance schedule confirming **you** are insured before a claim is admitted.
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and Private Medical Insurance).
- (h) not admitting liability for any event or offering to make any payment without **our** prior written consent.
- (i) accepting that **your** policy cannot be extended once it has expired.
- (j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initiated by **us**.

#### In respect of sections B4 - Emergency medical expenses and B5 - Curtailment only.

- (k) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (l) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (m) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (n) not requiring insurance for any health condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (o) not requiring insurance for any health condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (p) disclosing all **material facts** as soon as possible after the policy is issued.
- (q) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

#### In respect of sections B2 - Personal possessions, and B3 - Personal money, only.

- (r) providing full details of any House Contents and All Risks insurance policies **you** may have.
- (s) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- (t) complying with the carrier's conditions of carriage.
- (u) not abandoning any property to **us** or Fogg Travel.

### 2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (d) give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (f) cancel all benefits provided by **your** policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**.
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy and any other relevant documents must be returned to the point of sale within **14** days of receipt for any refund to be considered.
- (h) not make any payment under sections **B1, B2, B3, B4 B5, B6** and **B7** for any event that is covered by another insurance policy.
- (i) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (j) maintain **your** personal details in connection with an anti-fraud claims checking system.

## GENERAL EXCEPTIONS APPLICABLE TO YOUR TRAVEL POLICY

### A. This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (2) participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- (3) any **pre-existing health condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last **2 years** or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- (4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- (5) **curtailment of your trip** due to a health condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that health condition has not been accepted by **us** in writing.
- (6) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (7) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (8) **your** abuse or prior abuse of solvents or alcohol.
- (9) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (10) any deliberate or criminal act by an **insured-person**.
- (11) **manual labour**.
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

### B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.
- (3) any loss unless it is specified in the policy.
- (4) **your** carriers refusal to allow **you** to travel for whatever reason.
- (5) any **trip** that exceeds **32 days** duration.
- (6) **winter sports** exceeding **17 days** in total in any one policy year.
- (7) any **trip** where the ticketed return journey exceeds **32 days** from the outward journey or where the ticket has no fixed return date.
- (8) any **trip** within **your home country**.
- (9) a one-way **trip**.
- (10) cruises.
- (11) **you** if **you** are aged **70 years** or over at the date of issue.

## SECTION B1 - DEPARTURE DELAY

### For each insured-person this insurance will pay:

1. **you** **£20** compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12 hours**. If the delay continues **we** will pay a further sum of **£40** for each complete period of **12 hours** up to a maximum of **£200** or
2. if after **24 hours** delay **you** wish to abandon the **trip**, up to the amount shown under the cancellation section for the cancellation of **your trip**

### For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
  - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
  - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
  - any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12 hours** of the booked departure time.
  - any compensation when **your** tour operator has rescheduled **your flight** itinerary.
  - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
1. missed connections outside **your home country**.
  2.
    - the first **£50** of any claim made by **you**.
    - abandonment where the **trip** is of **2 days** duration or less.
    - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

### What you need to do if you wish to make a claim under this section of the policy:

- obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than **12 hours**.

## SECTION B2 - PERSONAL POSSESSIONS

### For each insured-person this insurance will pay:

- (a) up to a total of **£500** for **your personal possessions** to cover:
  - either* (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear,
  - or* (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) **you** **£50** to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12 hours** from the time **you** arrived at **your trip** destination. If **your personal possessions** are not returned to **you** after **24 hours** **we** will pay a further sum up to **£50**. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

### For each insured-person this insurance will not cover:

- the loss, theft or damage to:-
    - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
    - duty free items such as tobacco products, alcohol and perfumes.
    - perishable goods, bottles, cartons and any damage caused by them or their contents.
    - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
    - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
    - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your** **locked** personal holiday or **trip** accommodation.
    - contact or corneal lenses or artificial limbs.
    - money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.
    - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means
  - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
  - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
  - loss of, or damage to, property that does not belong to **you** or any member of **your** family.
  - any claim that is the result of a domestic dispute.
  - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
  - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
  - the cost of replacing or repairing dentures.
  - loss or damage due to atmospheric or climatic conditions, wear, tear and depreciation, superficial marks and scratches, moth or vermin.
  - sports equipment whilst in use.
  - any items more specifically insured elsewhere.
- (a)
    - the first **£50** of each and every incident giving rise to a claim.
    - more than **£200** for any one article, **pair** or **set** of any kind, whether they are solely or jointly owned.
    - more than **£200** in total for **valuables** whether solely or jointly owned.
    - more than **£100** in respect of sunglasses.
    - more than **£100** for items lost or stolen from a beach or lido.
  - (b)
    - more than **£100** in total.
    - more than **£50** in total for shoes, boots, trainers and the like.

### What you need to do if you wish to make a claim under this section of the policy:

- for all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24 hours**. If luggage is delayed longer than **12 hours** on **your outward** journey, **you** may need to buy some **essential items**, **you** must keep all the receipts to prove **your** claim.
- for all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.
- for all losses **you** should report to the Police as soon as possible, and within **24 hours** of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

## SECTION B3 - PERSONAL MONEY

### For each insured-person this insurance will pay:

up to **£200** for the loss or theft of **your personal money** during **your trip**.

### For each insured-person this insurance will not cover:

- the first **£50** of each and every incident giving rise to a claim.
- more than **£100** in total in cash or currency, whether solely or jointly owned.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- loss or theft of **personal money, travel documents** that are not:
  - on **your** person.
  - held in a safe or safety deposit box where one is available
  - left **out of sight** in **your locked** personal **trip** accommodation.
- loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission
- loss or theft of travellers' cheques where the bank provides a replacement service.
- more than the unused portion of **your passport**.

### What you need to do if you wish to make a claim under this section of the policy:

- for all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.
- for loss of money **we** will require (a) confirmation from **your home country** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

## SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

### PLEASE NOTE:

- If it seems likely that you will require treatment at a hospital please contact our emergency medical assistance service who will help you to locate the most appropriate local state/public facility for your particular medical problem.
- In case of extreme urgency please call the local ambulance service and notify the emergency medical assistance service as soon as you are able.
- If you are admitted to a hospital this must be reported to our appointed **emergency medical assistance service** as soon as it is practically possible and at the latest within **24 hours**.
- If your medical bills are likely to exceed **£500** you must contact the emergency medical assistance service within **24 hours**.

Please see the 'what to do in case of a medical emergency abroad' section of this insurance certificate for details and also special outpatient arrangements.

### For each insured-person this insurance will pay:

to **you** or **your** legal representatives the following **necessary** emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness:

- (a) up to **£1,000,000** for reasonable:
- (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.
  - (ii) additional transport and accommodation costs and repatriation costs to be made for or by **you** and for any **one other person who is required for medical reasons** to stay with **you**, to travel to **you** or to travel with **you**
  - (iii) **either** (a) up to **£2,500** to cover charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs and the cost of returning **your** ashes to **your home country** or
  - (b) the cost of returning **your** body to **your home** when arranged by **us**.
- (b) up to **£250** to cover emergency dental treatment only to cure sudden pain.

### For each insured-person this insurance will not cover:

- the first **£50** of each and every incident giving rise to a claim except when **you** have used the reciprocal health card **EHIC** or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**.
- any elective or pre-arranged treatment.
- any routine non-emergency tests or treatment.
- any treatment or hospitalisation which can be reasonably expected.
- the cost of private treatment where adequate state facilities are available
- the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**.
- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.
- any claim that is caused by:

- **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
  - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
  - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
  - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
  - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
  - the cost associated with the diversion of an aircraft due to **your** death injury or illness
  - repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service.
- (a)(i), & (b) any services or treatment received by **you** within **your home country**.
- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency medical assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**.
  - any services or treatment received by **you** after the date on which in the opinion of the emergency medical assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.
  - repairs to or for the provision of dentures, artificial limbs or hearing aids.
  - any dental work involving the use of precious metals.
  - in-patient treatment that has not been notified to and agreed by the emergency medical assistance service.
  - any extra costs for single or private accommodation in a hospital or nursing home.
  - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

(a)(iii) **your** burial or cremation in **your home country**.

(b) emergency dental work costing more than **£250**.

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY CONTACT:  
FOGG ASSIST ON +44 (0)845 658 9899**

### PLEASE NOTE:

If travelling within Europe you should carry an **EHIC**, and use this state registered doctors and state hospitals to save costs.

### What you need to do if you wish to make a claim under this section of the policy:

- emergency medical assistance see under 'If **you** need emergency medical assistance abroad' and details given separately above.
- for non-emergency cases, visits to doctors, hospital outpatients, or pharmacy costs **you** incur **you** must keep all receipts accounts and medical certificates.

## SECTION B5 - CURTAILMENT CHARGES (CUTTING SHORT YOUR TRIP)

### For each insured-person this insurance will pay:

up to **£500** for **your** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary curtailment of your trip** due to the **trip** being cut short by **your** early return **home** because of:

- (i) the death, injury or illness of:
- **you** or a friend with whom **you** are travelling .
  - a **close relative**.
  - a close **business associate** who lives in **your home country**.
  - a friend who lives abroad and with whom **you** were intending to stay,
- (ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or
- (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the home in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

### For each insured-person this insurance will not cover:

- the first **£50** of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a **close business associate**.
  - **your** failure to obtain the required passport, visa or ESTA.
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.

## SECTION B5 - CURTAILMENT CHARGES (CUTTING SHORT YOUR TRIP) CONTINUED

- the **curtailment** of **your trip** by the tour operator.
- the failure of **your** travel agent or tour operator.
- the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
- financial circumstances.
- **your** disinclination to travel.
- **your** loss of enjoyment of the **trip** however caused.
- **your** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
- **curtailment** for any claim arising from a recognised complication of a known **pre-existing medical condition** of a **close relative** or close **business associate**.
- death or illness of any pets or animals.
- terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- **curtailment** cover where the **trip** is of 2 days duration or less or is a one-way **trip**.
- **curtailment** due to the fear of an epidemic or pandemic.
- **curtailment** due to any event caused by:
  - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
  - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

### What you need to do if you wish to make a claim under this section of the policy:

- if **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. **Curtailment** claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to Fogg Travel.
- **Curtailment** claims will be paid in full days lost from the day **you** return **home**.

## SECTION B6 - PERSONAL LIABILITY

### For each insured-person this insurance will pay:

up to **£1,000,000**, plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

### For each insured-person this insurance will not cover:

- any liability for loss of or damage to property or injury, illness or disease:-
  - where an indemnity is provided under any other insurance.
  - that is suffered by anyone who is under a contract of service with **you** or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
  - that is caused by any deliberate act or omission by **you**.
  - that is caused by **your** own employment, profession or business or that of any member of **your** family.
  - that is caused by **your** ownership, care, custody or control of any animal.
  - that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
  - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
  - mechanically propelled vehicles and any trailers attached to them.
  - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
  - firearms or incendiary devices.
- (a) & (b) the first **£50** in respect of each and every event that causes a claim.
- (c) the first **£250** in respect of each and every event that causes a claim.

### What you need to do if you wish to make a claim under this section of the policy:

- never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.
- keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require

## SECTION B7 - PERSONAL ACCIDENT BENEFIT

### For each insured-person this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	Amount of payment
(a) death	<b>£5,000</b>
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	<b>£5,000</b>
(c) permanent and total disablement from engaging in paid employment or paid occupations of <b>any and every</b> kind	<b>£5,000</b>

all occurring within **12** months of the event happening.

### For each insured-person this insurance will not cover:

- any event that is due to:
  - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
  - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
  - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
  - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
  - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
  - more than one of the benefits that is a result of the same injury.
- (a) more than **£1,000** death payment when **your** age is under fifteen (**15**) years or sixty-five (**65**) years and over at the time of the incident
- (b) & (c) any payment when **your** age is under sixteen (**16**) years or sixty-five (**65**) years or over at the time of the incident.

**PLEASE NOTE.** Where **you** are not in any paid employment or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

### What you need to do if you wish to make a claim under this section of the policy:

- in the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

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The URV Branch office is administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.  
Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA. Registered in England.  
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ETI is registered at Companies House FC 25660, BR 007939.

The Insurers are authorised to carry out insurance business in the UK by the Financial Services Authority. Full details can be found on the FSA's Register by visiting [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register) or by contacting the FSA on 0845 606 1234.

### Financial Services Compensation Scheme ("FSCS")

The Insurers are covered by the FSCS. You may be entitled to compensation from the scheme in the unlikely event that the insurers cannot meet its obligations. The maximum level of compensation you can receive from FSCS is 90% of the claim without any upper limit. The contact details for FSCS are: Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN Fax: 020 7892 7301 Website: <http://www.fscs.org.uk>



Fogg Travel Insurance Services Limited is authorised and regulated by the  
Financial Services Authority.

Our FSA Register reference is 307304. This can be checked at [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register)

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