

Policy Summary - 2012 **bmi**baby Single 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. A copy of the policy wording is held by Fogg. This insurance is underwritten by Union Reiseversicherung AG, UK Branch (registered in England No 3220410) and ETI – International Travel Protection, UK Branch of Europäische Reiseversicherung AG, Munich, Germany (ETI). URV are authorised in Germany with BaFin and subject to limited regulation in the United Kingdom by the Financial Services Authority. ETI are authorised in Germany by BaFin (Bundesanstalt für Finanzdienstleistungsaufsicht, www.bafin.de) and approved by the Financial Services Authority to undertake insurance business in the UK. **bmi**baby is an Appointed Representative of Fogg Travel Insurance Services Limited.

This insurance is Single Trip cover and under cover under A. Pre-Travel Policy, is valid from the date of purchase until you leave home at the start of your trip. The cover under the B. Travel Policy starts when you leave home at the start of your trip and ends when you return home or the expiry of the policy whichever is first. This insurance is arranged for issues between 23rd December 2011 and 31st December 2012 for departures between 23rd December 2011 and 31st December 2012.

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 your departure date.

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 or your home country in the European Union.

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 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. You will need to quote your scheme name **bmi**baby.

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	Excess
1. Cancellation	up to £500	£50*
Loss of deposit	up to £500	£10*

B. TRAVEL POLICY

Policy section	Maximum benefit	Excess
1. Departure delay	up to £100	Nil
Delay abandonment	up to £500	£50
Missed departure	up to £300	£50
2. Personal possessions	up to £1,500	£50
Single article/valuable limits	up to £250	
Delayed possessions	up to £250	Nil
3. Personal money	up to £500	£50
Cash limit	up to £250	
Cash limit under 16's	up to £100	
Loss of travel documents	up to £300	£50
4. Emergency medical expenses	up to £5,000,000	£50
Area 1 limit	up to £1,000	
Hospital benefit	up to £300	Nil
5. Curtailment	up to £500	£50
6. Personal liability	up to £2,000,000	Nil**
7. Personal accident	up to £15,000***	Nil
8. Collision Damage Waiver	up to £1,000	£75
9. Replacement employee expenses	Up to £3,000	£50
OPTIONAL WINTER SPORTS COVER – only applicable if appropriate additional premium paid and accepted.		
10. Weather extension	up to £300	Nil
11. Ski equipment	up to £700	£50
Single article / set limit	up to £300	
Hired ski equipment	up to £150	£50
Ski equipment hire	up to £150	Nil
12. Unused ski pack	up to £200	Nil

* if holiday cost less than £250 excess reduced to £25 (reduced to £5 for loss of deposit)

** increased to £100 in respect of rented property damage only.

*** please see personal accident section of the policy for details of amount of payment.

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 have lived in the United Kingdom, the Channel Islands or European Union Country 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 Sections B1 Departure Delay, B2 Personal Possessions, B3 Personal Money, B4 Emergency Medical Expenses, Section B7 Personal Accident and if you have opted to include winter sports Sections B10 Weather Extension and B11 Ski Equipment.
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 Section B4 - Emergency Medical Expenses 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 NOT available for persons aged 75 years and over at the date of departure. This duration is reduced to 31 days if you are aged 65 years at the date of departure. Please read Age Limits section in the policy.
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	<ul style="list-style-type: none"> 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, unless this has been agreed in writing by the Referral Helpline. 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. 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 There is no cover provided for claims caused by pre-existing medical conditions of relatives or business associates. 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. <p>Please read Disclosure of Material Facts and Pre-existing Health Conditions section, New Medical Condition or Change in Medical Condition or Ongoing Medication section and Definition of Words section in the policy for full details.</p>
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, New Medical Condition or Change in Medical Condition or Ongoing Medication 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). Hazardous activities include competitive events, sports, pastimes and any other activity that requires skill and involves increased risk of injury. The policy gives details of certain specific activities excluded. (If you are unsure prior to travel, if your activity is covered by this policy, please telephone us for advice).
Terrorism and War	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 Section B11 - 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:"
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.

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 print the relevant claim form online at www.foggtravelinsurance.com

or alternatively if you do not have internet access you can contact **Fogg Travel Insurance Services Limited** at:

Crow Hill Drive, Mansfield, Notts NG19 7AE Telephone: 01623 631331 Fax: 01623 420450. When you notify a claim you will need to quote your scheme name **bmbibaby**.

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:

Colin Allum, Managing Director, Fogg Travel Insurance Services Ltd, Crow Hill Drive, Mansfield, NOTTS NG19 7AE

If You are still not satisfied - write to the

Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent TN11 9QU

Should the above steps fail to resolve the issue, you may ask the Financial Ombudsman Service (FOS) to review your case. We are bound by the Financial Ombudsman Service's decision, but you are not. It does not prejudice your legal rights.

Their address is Financial Ombudsman Service, South Quay Plaza 2, 183 Marsh Wall, LONDON E14 9SR

Compensation

The Insurers are covered by Financial Services Compensation Scheme (FSCS), 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 90% of the claim without any upper limit.

Law Applicable to the Insurance

This insurance is governed by the law of the country that you live in within the United Kingdom or the Channel Islands unless you and your insurers have agreed otherwise.