

FOGG INTERNET ANNUAL UNDER 65s MULTI-TRIP INSURANCE

This policy is for residents of the United Kingdom only



Arranged by:

Fogg Travel Insurance Services Ltd

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

Underwritten by: **Union Reiseversicherung AG**

**Master Policy No.
AMKIA40074 A & B**

Valid only for issue between 1 July 2005 to 30 June 2006

SUMMARY OF POLICY COVER

A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Cancellation	up to £3,000	£50
Loss of deposit	up to £3,000	£20
	(See notes 1 and 2)	

B. TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Departure delay	up to £100	Nil
Delay abandonment	up to £3,000	£50
Missed Departure	up to £500	Nil
2. Personal possessions	up to £1,500	£50
Single article/valuable limit	up to £250	
Delayed possessions	up to £150	Nil
3. Personal money	up to £500	£50
Cash limit	up to £250	
Loss of travel documents	up to £250	£50
4. Emergency medical expenses	up to £5,000,000	£50
Hospital benefit	up to £1,000 @ £20 per day	Nil
	(See note 1)	
5. Curtailment	up to £3,000	£50
	(See notes 1 and 2)	
6. Personal liability	up to £2,000,000	£50**
7. Personal accident	up to £25,000	Nil
	(See note 3)	
8. Legal advice and expenses	up to £25,000	£250
Winter sports holidays only (applicable only if appropriate premium paid)		
9. Ski equipment	up to £700	£50
Single/set limit	up to £500	
Hired skis	up to £300	
Ski hire charges	up to £150	Nil
10. Unused ski pack	up to £250	Nil
11. Weather Extension	up to £350 Area 1, £550 Area 2	£50
12. Piste Closure*	up to £300	Nil

* only valid between 15th December and 15th April ** increased to £250 in respect of rented property damage only.

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, any psychological conditions, 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 FOGG INTERNET ANNUAL UNDER 65s on 0845 1300 198 to see if cover is available.

We will confirm any special terms in writing. You should also tell us if your health or medication changes between buying this policy and travelling.

Note 2. You must tell us if you have a close relative whose health may make it necessary for you to cancel or cut short your trip. Please our Medical Referral Helpline quoting FOGG INTERNET ANNUAL UNDER 65s on 0845 1300 198 with details to see what cover is available.

Note 3. Cover for accidental death is reduced to £15,000, and £2,500 if you are under 16 years of age.

POLICY INFORMATION

Your insurance is covered under master policy number AMKIA40074 A & B specially arranged through Fogg Travel Insurance Services Limited and insured by Union Reiseversicherung AG. 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 31 days duration or less and, if the appropriate winter sports premium has been paid, includes winter sports cover of 17 days in total in any one policy year. Additional winter sports cover up to 31 or 42 days in any one year, but subject to a maximum trip duration of 17 days, is included if the appropriate additional premium has been paid and cover confirmed on your insurance schedule.

The first part of your insurance, pre-travel policy, cancellation covers you from the time you purchase your policy until you leave home to start your trip. The second part, of 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 overleaf. 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 or those of your close relative or business associate on whom the trip plans depend 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.

AGE LIMITS

This insurance is not valid in respect of persons 65 years and over at the date of departure.

GEOGRAPHICAL AREAS

Area 1 - 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.

Area 2 - Worldwide including the United States of America, Canada.

WHERE TO OBTAIN A CLAIM FORM

If you require a claim form please contact:

Fogg Travel Insurance Services Limited

The Hurst, Crow Hill Drive, Mansfield, Notts. NG19 7AE Tel : 01623 631331 or Fax : 01623 420450

advising the section under which you wish to claim. When returning the claim form please enclose this certificate of insurance together with the tour operators 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, PO Box 385, Tonbridge, Kent, TN9 9AN
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. PRE-TRAVEL POLICY

HOW YOUR POLICY WORKS

This part of your pre-travel insurance document shows the sections of cover, limits, conditions, exclusions, 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.

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 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.

A. 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
- any psychological conditions (such as stress, anxiety, depression, eating disorders, mental instability)

2. In the last few 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 FOGG INTERNET ANNUAL UNDER 65s on 0845 1300 198. This will be charged as a local call from wherever you are calling in the United Kingdom. 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

B. Material facts - anything concerning the health of a close relative or business associate who is not insured on this policy but may make it necessary for you to cancel or cut short your trip should be advised to the Referral Helpline quoting FOGG INTERNET ANNUAL UNDER 65s on 0845 1300 198 as soon as possible so we can advise you if we are able to insure the additional risk and any terms we may require.

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 URV, 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.

KNOW BEFORE YOU GO



We are working with the Foreign and Commonwealth Office to do all we can to help British travellers stay safe overseas. Before you go overseas check out the Foreign and Commonwealth Office web site at www.fco.gov.uk/knowbeforeyougo It is packed with essential travel advice and tips and up-to-date country-specific information.

DEFINITION OF WORDS

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.

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

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 mountaineering or rock climbing (requiring the use of ropes and/or guides) unless the appropriate additional premium has been paid but excluding solo climbing, free climbing or climbing without a trained guide, pot-holing, racing (other than on foot), winter sports of any kind unless the appropriate winter sports premium has been paid but excluding 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), scuba diving below 9 metres, parachuting, gliding, canyoning, go-karting, hot-air ballooning, rugby, football, 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.

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 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.

Principal policyholder - means the first named insured-person.

Redundancy - means being an employee where you or your parents 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 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 the United Kingdom following your repatriation, both during the period of cover.

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

We/our/us - means Union Reiseversicherung AG.

POLICY EXCESS

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 APPLYING 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

- being a resident of the United Kingdom.
- taking all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.

- producing your insurance schedule confirming you are insured before a claim is admitted.
 - 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.
 - notifying us immediately of any changes in your health or medication after you buy the policy.
 - 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).
 - accepting that no alterations and/or additions to the printed terms and conditions of your policy be valid unless initiated by us.
 - 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.
 - not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
 - not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
 - not requiring insurance for any health condition where a terminal prognosis has been given by a registered doctor before buying this policy.
 - 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.
 - disclosing all material facts as soon as possible after the policy is issued.
 - obtaining any recommended vaccines, inoculations or medications prior to your trip.
2. RECOGNISING OUR RIGHTS TO:
- make your policy void where a false declaration is made or any claim is found to be fraudulent.
 - 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.
 - 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.
 - 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.
 - 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 requirement, 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.
 - 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.
 - not make any payment for any event that is covered by another insurance policy.
 - 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 £3,000 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:

- 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 the United Kingdom.
 - a friend who lives abroad and with whom you were intending to temporarily stay,
- you, a friend or close relative who is travelling with you and included on your booking being required in the United Kingdom for jury service or as a witness in a Court of Law.
- you, a friend or close relative who is travelling with you and included on your booking being given notice of redundancy.
- the requirements of H. M. Forces.
- your, a friend or close relative who is travelling with you, presence being required by the Police after your home, or the home in the United Kingdom of your friend or close relative, or usual place of business in the United Kingdom, 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 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 or visa.
 - 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 complications with pregnancy or childbirth where the pregnancy would have been over 28 weeks at the start of the trip unless the pregnancy was confirmed by your doctor after buying this insurance.
- cancellation due to pregnancy or childbirth where the pregnancy had been confirmed by your doctor before buying this insurance unless there is a specific and unexpected medical condition.
- 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.
- 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, or of a close relative or business associate not travelling with you 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 few 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 consequential 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** registered doctor to complete the medical certificate attached to the claim form.
- send any receipts to Fogg Travel.

B. TRAVEL POLICY

HOW YOUR POLICY WORKS

This part of **your** insurance document shows details of **your** travel policy, the sections of cover, limits, conditions, exclusions, 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 repatriate **you** to **your** home country.

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 COVER STARTS AND ENDS

The cover under all sections of the 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. This includes **trips** within the **United Kingdom** provided that the **trip** is for a period of 3 nights or more and the destination is more than 50 miles from **your** home or business (whichever is the later) and includes pre-booked commercially provided accommodation.

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**.

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** Medical Referral Helpline quoting **FOGG INTERNET ANNUAL UNDER 65s** 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 E111 - NIL EXCESS IF MEDICAL COSTS ARE REDUCED

Avoid paying the excess - travellers to European Union countries are strongly advised to obtain Form E111 from their local Post Office. 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**.

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD:

Contact the 24 hour emergency medical assistance service:

FOGG ASSIST on +44 (0)845 658 9899

Our appointed emergency medical assistance service is operated 24 hours a day and 365 days a year for **your** benefit. If **you** are admitted to a hospital or clinic as an in-patient **our** emergency medical assistance service must be notified as soon as it is practical to do so, and at the latest within 48 hours of **your** admission. In order to confirm that **you** are insured **your** treating doctor or physician should contact the emergency medical assistance service to advise **your** condition so that approval of treatment and payment of medical bills can be given. **Our** appointed emergency medical assistance service has experienced multi-lingual co-ordinators to take **your** calls and to allow them to deal with **your** case quickly, please make sure **you** have this insurance policy and all other relevant information with **you**. After consultation with **your** treating doctor or physician, they will decide the most suitable, practical and reasonable solution to **your** problem, based upon the medical criteria. If adequate treatment is not available locally, it may be decided that repatriation by regular airline service, air or road ambulance is the best option, but only provided **your** treating doctor and **our** chief medical officer confirm **your** fitness to travel.

You should advise them that **you** are insured under the scheme **FOGG INTERNET ANNUAL UNDER 65s** through URV and have the following information ready to advise:

- A contact telephone number
- Name and age of patient
- Location of hospital and doctor's telephone number
- The medical problem

Outpatient treatment: *If you are in Spain, Spanish Islands, Portugal, Greece or Greek Islands, Turkey & Cyprus* and you need outpatient medical treatment, please provide a copy of this policy, together with **your** insurance schedule, to the doctor and **your** treatment costs will be paid by **ChargeCare International** in line with the policy. **You** will be asked to complete a simple form to confirm that **you** have received the treatment. The doctor will collect the policy excess from **you** and send the form to **ChargeCare International** for payment of the balance of the medical bill.

If you are elsewhere you should pay the costs yourself, keep all receipts and make a claim on your return home.



DEFINITION OF WORDS

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**.

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

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.

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

Hazardous activity - means mountaineering or rock climbing (requiring the use of ropes and/or guides) unless the appropriate additional premium has been paid but excluding solo climbing, free climbing or climbing without a trained guide, pot-holing, racing (other than on foot), **winter sports** of any kind unless the appropriate winter sports premium has been paid but excluding 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), scuba diving below 9 metres, parachuting, gliding, canyoning, go-karting, hot-air ballooning, rugby, football, 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**.

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

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

International departure point - means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from the **United Kingdom** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom**.

Manual labour - means work involving the lifting or carrying of heavy items, work at a higher level than two storeys 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 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 (where the appropriate winter sports premium has been paid), 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 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.

Principal policyholder - means the first named **insured-person**.

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** and has not spent more than six months abroad in the year before buying this policy.

Ski equipment - where the appropriate **winter sports** premium has been paid - means skis, snowboards, sticks, bindings, boots.

Ski pack - where the appropriate **winter sports** premium has been paid - means pre-booked ski school, pre-booked ski passes and pre-booked **ski** equipment hire.

Travel documents - means current passports, valid visas, travel tickets and reciprocal health forms E111 and E112.

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 the **United Kingdom** 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, the Channel Islands and the Isle of Man.

Valuables - means cameras, photographic equipment, camcorders, video, television and telecommunications equipment, radios, cassette players, CD players, audio equipment, 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.

Winter sports - means skiing, snow boarding and ice skating. Please also refer to **Hazardous activity** definition above.

POLICY EXCESSES APPLYING TO THIS POLICY

Applicable to sections - **B1 - Departure delay and missed departure (delay abandonment only)**, **B2 - Personal possessions**, **B3 - Personal money**, **B4 - Emergency medical expenses**, **B5 - Curtailment**, **B6 - Personal liability**, **B8 - Legal advices and expenses**, **B9 - Ski equipment**, **B11 - Weather extension 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 APPLYING TO THIS 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**.
- (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 **our** own expense (including where necessary medical certification and details of **your** National Health number).
- (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 initialled 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** requirement, 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, B7, B8, B9** and **B11** 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** unless **we** agree otherwise with **you**.
- (j) maintain **your** personal details in connection with an anti-fraud claims checking system.

GENERAL EXCEPTIONS APPLYING TO THIS 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 few 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 consequential loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.
- (3) any consequential loss unless it is specified in the policy.
- (4) any **trip** that exceeds **31** days duration
- (5) any **trip** where the ticketed return journey exceeds **31** days from the outward journey or where the ticket has no fixed return date.
- (6) any **trip** within the **United Kingdom** that is of shorter duration than **3** days.
- (7) a one-way **trip**.
- (8) any **trip** made by the spouse or partner of the **principal policyholder** or children under **18** residing at **home** that is not to travel to and remain with the **principal policyholder** or to return **home** having remained with the **principal policyholder**.
- (9) (a) **winter sports trips** exceeding **17** days in total in any one period of insurance where the appropriate standard **winter sports** premium has been paid
- (b) **winter sports trips** exceeding **31** days or **42** days in total in any one period and a single **trip** exceeding **17** days where the appropriate standard and additional **winter sports** premiums have been paid.

SECTION B1 - DEPARTURE DELAY AND MISSED DEPARTURE

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 **£20** for each complete period of **12** hours up to a maximum of **£100** 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** or
3. up to **£500** for alternative transport to get **you** to **your** destination
 - (a) if the car in which **you** are travelling becomes undrivable due to mechanical failure or being involved in an accident on **your way to your international departure point** or
 - (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in. **You** will need to obtain independent confirmation of the circumstances.

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.

1. 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.
2. the first **£50** of any claim made by **you**.
 - abandonment where the **trip** is of two days duration or less.
3. any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
 - 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 **£1,500** for **your personal possessions** to cover the cost of repair of items that are partially damaged or provide a replacement item up to the market value of the item, based on the original purchase price and allowing for age wear and tear, if the items are stolen, totally lost or destroyed whilst on **your trip**.
- (b) **you** **£150** to cover the purchase of *essential* items if **your personal possessions** are misplaced, lost or stolen on **your** outward journey for over **12** hours from the time **you** arrived at **your trip** destination. **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:

- (a) the first **£50** of each and every incident giving rise to a claim.
- (a) more than **£250** for any one article, **pair** or **set** of any kind, whether they are solely or jointly owned.
- (a) more than **£250** 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 **£150** in total.
- (a) & (b) 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 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 or
 - left on a locked coach out of view 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 and telecommunications 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.

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:

- (a) up to **£500** for the loss or theft of **your personal money** during **your trip**.
- (b) up to **£250** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- (a) & (b) the first **£50** of each and every incident giving rise to a claim.
- (a) more than **£250** 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.
- (b) any costs which are due to any errors or omissions on **your travel documents**.
- the cost of replacement **travel documents**.
 - your** failure to obtain the required passport or visa.
 - any expenses for food or drink.
 - any costs incurred before departure or after **you** return home.

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 lost or stolen **travel documents** **you** will also need to get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.
- for loss of money **we** will require (a) confirmation from **your** UK 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 you are admitted to hospital this must be reported to our appointed **emergency medical assistance service** as soon as it is practically possible. Please see front page of this insurance certificate for details.

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 **£5,000,000** 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) charges following **your** death outside **your home country** for :
 - your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£1,500**, plus the cost of returning **your** ashes home or the return of **your** body to **your** home
- (b) up to **£250** to cover emergency dental treatment only to cure sudden pain.
- (c) **£20** for each full day that **you** are in hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under (a) above.
- (d) up to **£150** for the loss of excursions that **you** pre-booked and pre-paid for in **your home country** and are unable to take because **your** confinement to bed either in a hospital or in **your trip** accommodation, and on which **you** are unable to obtain a refund.

For each insured-person this insurance will not cover:

- (a) & (b) the first **£50** of each and every incident giving rise to a claim except when **you** have used the E111 reciprocal health form or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**.
- (a) (ii), (iii) more than **£2,000** in total for **trips** within the **United Kingdom**
- 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.
 - 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.
 - pregnancy or childbirth where the pregnancy was over **28** weeks.
- (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 the **United Kingdom**.
 - 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.
 - any routine non-emergency tests or treatment.
 - 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**.
- (c) more than **£1,000** in total for hospital in-patient benefit.

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

NOTES:

- If travelling within Europe you should carry an E111, validated within the last two years, and use this state registered doctors and state hospitals to save costs.
- If travelling in Australia you should register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

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

- emergency medical assistance and under 'If you need emergency medical assistance abroad' to details are given separately above.
- for non-emergency cases, visits to doctors, hospital outpatients, or pharmacies costs **you** incur **you** must keep all receipts accounts and medical certificates.
- For **winter sports** holidays only where the appropriate **winter sports** premium has been paid: Production of **your** Fogg Travel MEDI-CARD (**winter sports** only) will mean that any rescue, transport or medical service subscribing to the scheme will make no charge to **you** for their service but will bill Fogg Travel direct - the policy excess is, however, payable to the doctor at the time of treatment. In the event of difficulty **you** should contact the emergency medical assistance service immediately. **You** will be given a form by the medical/rescue service whenever the Fogg Travel MEDI-CARD is used - this form should be sent to Fogg Travel Insurance Services Limited together with any ancillary pharmaceutical bills and the like and policy excess receipt at the end of **your trip** to obtain reimbursement of those costs incurred

(less the policy excess) where **you** have made payment. Please see "what to do in the case of a medical emergency abroad" section for cases involving more than simple outpatient treatment.

SECTION B5 - CURTAILMENT CHARGES (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:

up to **£3,000** 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** curtailment of **your trip** due to :

- (a) 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 the **United Kingdom**.
 - 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 the **United Kingdom** 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 the **United Kingdom** of **your** friend or close relative, or usual place of business in the **United Kingdom**, having suffered from burglary, serious fire, storm or flood.
- (b) the **trip** being interrupted because **you** have been confined to hospital for the rest of **your trip** because of injury or illness.

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 or visa.
 - 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 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.
 - 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).
 - 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.
 - curtailment because of complications with pregnancy or childbirth where the pregnancy was over **28** weeks.
 - 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 two days duration or less or is a one-way **trip**.
 - 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.

SECTION B6 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to **£2,000,000**, 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:
- (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.
- 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.

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	£15,000
(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	£25,000
(c) permanent and total disablement from engaging in paid employment or paid occupations of any and every kind	£25,000

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.

- more than £2,500 death payment when your age is under sixteen (16) years at the time of the incident
- any payment when your age is sixty-five (65) years or over at the time of the incident.

N.B. 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.

SECTION B8 - LEGAL ADVICE AND EXPENSES

For each insured-person this insurance will pay:

up to £25,000 for legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip provided we always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required.

For each insured-person this insurance will not cover:

- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than £500.
- any legal expenses where we consider you are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without our prior authorisation or that of the claims office.
- any claim made by you against another insured-person or member of your family.
- any claim for damage to a motor vehicle.
- the first £250 in respect of each and every event that causes a claim.

N.B. In any legal proceedings which follow the contingency fee system where you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation. We will not pay legal expenses to bring proceedings in more than one country in respect of the same event.

How to obtain legal advice:

Should you have an accident abroad and require legal advice you should telephone:

Pannone and Partners, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to thirty minutes of advice to be given to you by a lawyer.

To obtain this service you should telephone: 0161 228 3851 or fax: 0161 909 4444

WINTER SPORTS EXTENSION - only applicable if appropriate premium paid

FOGG TRAVEL MEDI-CARD - Winter sports holidays only.

Medical claims - Production of your Fogg Travel MEDI-CARD will mean that any rescue, transport or medical service subscribing to the scheme will make no charge to you for their service but will bill us direct - the policy excess is, however, payable to the doctor at the time of treatment. In the event of difficulty you should contact the emergency medical assistance service immediately. You will be given a form by the medical/rescue service whenever the Fogg Travel MEDI-CARD is used - this form should be sent to Fogg Travel Insurance Services together with any ancillary pharmaceutical bills and the like at the end of your trip to obtain reimbursement of those costs incurred where you have made payment.

IMPORTANT ADVICE

- 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.
- 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!
- 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.

SECTION B9 - SKI EQUIPMENT

For each insured-person this insurance will pay:

- up to £700 for your own ski equipment to cover the cost of repair of items that are partially damaged or provide a replacement item up to the market value of the item, based on the original purchase price and allowing for age wear and tear, if the items are stolen, totally lost or destroyed whilst on your trip.
- up to £300 for hired ski equipment for which you are responsible to cover the cost of repair of items that are partially damaged or provide a replacement item up to the market value of the item, based on the original purchase price and allowing for age wear and tear, if the items are stolen, totally lost or destroyed whilst on your trip.

- up to £75 for each full day your own ski equipment is misplaced, lost or stolen on your outward journey to cover the cost of temporarily hiring ski equipment. You must keep all receipts and send them in 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:

(a) & (b) the first £50 of each and every incident giving rise to a claim.

(a) more than £500 for any single item, pair or set.

(a) we will not pay:

- more than 60% of the original purchase price for skis over six months old and less than one year old.
- more than 50% of the original purchase price for skis over one year old and less than two years old.
- more than 40% of the original purchase price for skis over two years old and less than three years old.
- more than 25% of the original purchase price for skis over three years old and less than five years old.

(c) more than £150 in total.

- loss of ski equipment from an unattended vehicle.
- any item more than 5 years old.
- loss or damage due to dents or defacement of ski equipment.
- cleaning, repairing or restoring of ski equipment.
- 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.
- loss or damage due to atmospheric or climatic conditions, wear, tear depreciation, superficial marks and scratches, moth or vermin.
- sports equipment whilst in use (other than ski equipment as defined).
- any items more specifically insured elsewhere.

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 B10 - UNUSED SKI PACK

up to £250 for the proportionate loss of use of your pre-booked ski pack on which you are unable to obtain a refund following your injury or illness which prevents you from participating in skiing activities for each full day for the period medically certified.

For each insured-person this insurance will not cover:

- any claim that does not follow a claim under the emergency medical and associated expenses section of the policy or the curtailment section of the policy.
- the day the injury or illness was first medically certified.

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

- you must submit a medical certificate from a medical practitioner in your resort area

SECTION B11 - WEATHER EXTENSION

For each insured-person this insurance will pay:

up to £50 for each full period of 24 hours delay (up to a maximum of £150 in all) for additional travel and accommodation expenses and up to a further £200 Area 1, £400 Area 2 for the cost of flight tickets necessarily purchased on your behalf by the tour operator or their representative, necessarily and unavoidably incurred due to delay in the outward or return flight or you being prevented from reaching the airport of departure prior to the flight leaving or being unable to reach the resort caused by adverse weather conditions.

For each insured-person this insurance will not cover:

- the first £50 in respect of each and every event that causes a claim.
- more than £150 for additional travel and accommodation expenses.
- more than £200 Area 1, £400 Area 2 for flight tickets necessarily purchased on your behalf by the tour operator or their representative
- more than £350 Area 1, £550 Area 2 in total.
- any compensation where your trip was booked within 14 days of travel.
- the cost of telephone calls, faxes, food or drink.
- payment shall not be made under both this section and section B1 in respect of the same event.

SECTION B12 - PISTE CLOSURE

For each insured-person this insurance will pay:

- up to £25 per day for each full day you are unable to ski due to adverse weather that results in the total closure of skiing facilities in the resort where you are booked to ski or
- up to £10 per day for each full day of such total closure of skiing facilities for the cost of transfer to an alternative ski area during the period of your holiday plus up to £5 per day for the purchase of a lift pass for such alternative ski area.

For each insured-person this insurance will not cover:

- more than £300 in total.
- any partial closure of skiing facilities.
- any compensation where your tour operator provides a payment or provides transport to an alternative resort.
- your inability to ski due to the breakdown of or damage to the ski lift.
- any compensation where your trip was booked within 14 days of travel.
- any claim before 15th December and after 15th April.



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