

FOGG-SURE GOLDENS

TRAVEL INSURANCE POLICY

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**

Valid for issues between 1 December 2004 to 31 December 2005
for departures up to 31 December 2006

SUMMARY OF POLICY COVER

| Policy section | Maximum benefit | Excesses |
|---|---|-------------------|
| 1. Cancellation Loss of deposit | up to £3,000 up to £3,000 (See notes 1 and 2) | £75 £30 |
| 2. Departure delay Delay abandonment Missed departure | up to £100 up to £3,000 up to £500 | Nil £75 Nil |
| 3. Personal possessions Single article/valuable limit Delayed possessions | up to £1,500 up to £250 up to £100 | £50 Nil |
| 4. Personal money Cash limit Loss of travel documents | up to £500 up to £250 up to £200 | £50 £50 |
| 5. Repatriation and associated expenses | up to £50,000 (See note 1) | £75 |
| 6. Personal liability | up to £2,000,000 | £50* |

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

Note 1. Your policy does not provide cover for any re-occurring or pre-existing health conditions.

Note 2. Your policy does not provide cover for any re-occurring or pre-existing health conditions of a close relative whose health may make it necessary for you to cancel your trip.

HOW YOUR POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if you need to claim and how to contact the 24 hour 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.

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.

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, booking confirmation invoice and alternative insurance policy to your organiser or tour operator within 14 days of receipt for a refund to be considered.

Your insurance is covered under master policy number **RTJFO40103** 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 booking confirmation invoice issued by your organiser or tour operator. This insurance wording is a copy of the master policy and is subject to the terms, conditions and exclusions of the master policy.

AGE LIMITS

This insurance is not valid in respect of persons over the age of 84 years at the date of departure.

EXCLUSION OF PRE-EXISTING HEALTH CONDITIONS

Your policy does not cover claims arising from any pre-existing health conditions. Please see **Definition of words** and **General Exceptions** sections of this policy.

GEOGRAPHICAL AREAS

European Union Countries only – Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Republic of Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, The Netherlands (but not including the United Kingdom).

WHEN YOUR COVER STARTS AND ENDS

The cover on cancellation, as described under section 1, starts from the date the trip booking was made after the policy was issued and ends when you leave home.

The cover under all other sections starts at the beginning of your trip as shown on your booking confirmation invoice and ends on your return home or expiry of the policy, whichever is the first.

EXTENSION OF PERIOD

- 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.
- 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.

24 HOUR MEDICAL ASSISTANCE SERVICE

Contact the 24 hour medical assistance service:

FOGG ASSIST on +44 (0)845 658 9899

Our appointed medical assistance service is operated 24 hours a day and 365 days a year for your benefit. If you require repatriation on medical advice our medical assistance service must be notified as soon as it is practical to do so. In order to confirm that you are insured your treating doctor or physician should contact the medical assistance service to advise your condition so that arrangements can be made for your repatriation. Our appointed 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-SURE GOLDENS 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

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.

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.

WHAT YOU NEED TO DO IF YOU WISH TO MAKE A CLAIM

Should you need to make a claim under your travel policy there will be certain documents you will need to supply to Fogg Travel. These are summarised below and should be attached to the claim form to speed up our payment to you.

Cancellation charges.

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.

Delayed departure/missed departure

You need to 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.

Personal possessions, delayed personal possessions, personal money and loss of travel documents

- 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.
- 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.

Repatriation and associated expenses

- You must immediately notify the medical assistance service before any arrangements are made. Repatriation expenses claims will not otherwise be covered.
- If you need to claim under this section you will need a letter to confirm the medical necessity from your treating doctor in resort, to confirm the requirement to cut short your trip or remain. Confirmation should also include full details of the medical

condition. **You** should keep any receipts or accounts given to **you** and send them in to Fogg Travel.

Personal liability

- 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

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.

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

Hazardous activity - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), including any form of **winter sports**, 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 booking confirmation invoice.

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 complimentary 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, 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 medical condition which has ever been previously diagnosed, investigated or treated in any way, or is awaiting investigation or treatment at any time prior to travel, even if this condition is currently considered to be stable and under control.

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

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.

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

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

POLICY EXCESSES

in respect of sections 1 - Cancellation, 2 - Departure delay and missed departure (delay abandonment only), 3 - Personal possessions, 4 - Personal money, 5 - Repatriation and associated expenses and 6 - Personal liability only.

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

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim.

POLICY CONDITIONS

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** booking confirmation invoice confirming **you** are insured before a claim is admitted.
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.

- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number).
- (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.
- (i) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initially by **us**.

In respect of sections 1 - Cancellation, and 5 - Repatriation and associated expenses 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 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 3 - Personal possessions, and 4 - 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 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 **1, 2, 3, 4, 5** and **6** 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

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** except where forming part of the published tour operator programme.
- (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.
- (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) cancellation of **your trip** due to a health condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that health condition has not been accepted by **us** in writing.
- (6) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (7) 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.

- (8) any deliberate or criminal act by an **insured-person**.
 (9) **manual labour**.
 (10) **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.

SECTION 1 - 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:

1. **your necessary** cancellation after **you** bought this insurance and before **your trip** starts through **your** inability to travel due to:
 - (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling .
 - a **close relative**.
 - a close **business associate** who lives in the **United Kingdom**.
 - a friend who lives abroad and with whom **you** were intending to temporarily stay,
 - (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in the **United Kingdom** for jury service or as a witness in a Court of Law.
 - (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
 - (iv) the requirements of H. M. Forces.
 - (v) **your**, a friend or **close relative** who is travelling with **you**, presence being required by the Police after **your home**, or the home in 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** except where forming part of the published tour operator programme.
- 1. 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.
- the cost of Air Passenger Duty.
- 1.(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.
 - any unused portion of **your** original ticket where repatriation has been made.
 - 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.

SECTION 2 - DEPARTURE DELAY AND MISSED DEPARTURE

For each insured-person this insurance will pay :

1. **you** **£10** 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 **£10** 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 if **your** car is involved in an accident or breakdown on **your way to your international departure point or 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 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 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**.

SECTION 3 - 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 of similar age and condition or pay replacement cost as new, less a deduction for wear, tear or depreciation, if the items are stolen, totally lost or destroyed whilst on **your trip**.
- (b) **you** **£75** 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. If **your personal possessions** are not returned to **you** after **36** hours **we** will pay a further sum of **£75**. **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 **£350** for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
- (a) more than **£350** 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.
 - 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.
 - any claim for mobile phones and/or accessories.
 - the cost of replacing or repairing dentures.
 - loss or damage due to atmospheric or climatic conditions, wear, tear depreciation, superficial marks and scratches, moth or vermin.
- (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.

- sports equipment whilst in use.
- any items more specifically insured elsewhere.

SECTION 4 - 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 **£200** 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.
- q(a) more than **£250** in total in cash or currency, whether solely or jointly owned.
- loss or theft of **personal money** or **travel documents** that is 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
- (b) any costs which are due to any errors or omissions on **your travel documents**.
- (b) **your** failure to obtain the required passport or visa.
- (b) any expenses for food or drink.
- (b) any costs incurred before departure or after **you** return **home**.
- loss or theft of travellers' cheques where the bank provides a replacement service.
- 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.

SECTION 5 – REPATRIATION AND ASSOCIATED EXPENSES

Please note : If you require repatriation you must report this to our appointed 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 accommodation or repatriation expenses if **you** suffer accidental bodily injury, death or illness during **your trip**:

- (a) up to **£10,000** for
 - (i) reasonable additional charges for accommodation of a similar standard to the accommodation which was enjoyed for the duration of the **trip** if available if it is medically necessary for **you** to stay beyond the intended return date and travel expenses which **you** have to pay to get back to **your home** if **you** cannot use **your** return ticket.
 - (ii) reasonable additional expenses incurred in the repatriation of **you** to **your home** if it is medically necessary. It is a condition precedent to any liability under this insurance that immediate notice must be given to the medical assistance service before any arrangements are made for repatriation.
In the event of **your** injury or illness, the Insurer reserves the right to arrange for the repatriation to **your home** at any time during the **trip** in order to minimise the loss.
We will do this if in the opinion of the doctor in attendance and the Insurer's medical advisers, the **Insured-person** can safely be moved and/or can safely travel **home** to continue treatment.
 - (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 **£5,000**, plus the cost of returning **your** ashes **home** or the return of **your** body to **your home**

Items (a) (i) and (ii) include the expense of any one relative or friend who is required on medical advice to travel to, remain with or accompany you.

For each insured-person this insurance will not cover:

- (a) the first **£50** of each and every incident giving rise to a claim.
- 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).
 - **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when for the treatment of drug addiction).
 - **your** abuse, or prior abuse, of solvents or alcohol.
 - **your** participation in a **hazardous activity**.
 - **your pre-existing health condition**
 - pregnancy or childbirth where the pregnancy was over **28** weeks.
- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in **our** opinion, in consultation with **your** treating doctor, can reasonably wait until **you** return **home**.
- 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.
- **your** repatriation that has not been authorised by the medical assistance service.
- any extra costs for single or private accommodation in a hospital or nursing home.
- any treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

**FOR MEDICAL ASSISTANCE PLEASE CONTACT:
FOGG ASSIST ON +44 (0)845 658 9899**

SECTION 6 - 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.

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) Write to the
Branch Manager, URV, Judd House, 16 East Street, Tonbridge, Kent, TN9 1HG
who will review the claims office decision.
- If **you** are still not satisfied with the outcome **you** may contact
- (c) (i) If **your** complaint is regarding the service provided by the claims handler or the insurer **you** may ask the General Insurance Standards Council dispute resolution facility to review **your** complaint.
Their address is 110 Cannon Lane, London EC4N 6EU, telephone: 0845 019 4162. E-mail: enquiries@gisc.co.uk.
- (ii) If **your** complaint is regarding the outcome of a claim **you** may ask the Financial Ombudsman Service (FOS) to review **your** case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR . Telephone: 0845 080 1800.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom.
Registered in England & Wales. Company No. FC024381. Branch No. R006943. A public body corporate with limited liability. Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany. Registered Number: HRB 137918. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA. Registered in England. Registered Number: 3220410. Travel Insurance Facilities plc are members of the General Insurance Standards Council.

Fogg Travel Insurance Company Limited is authorised and regulated by the Financial Services Authority. Our FSA Register reference is 307304.
This can be checked at www.fsa.gov.uk/register