

Fogg-Sure Goldens

TRAVEL INSURANCE POLICY

This policy is for residents of the United Kingdom only

SINGLE TRIP TRAVEL INSURANCE FOR PERSONS UP TO
84 YEARS OF AGE

TRIP TRAVEL DURATION - UP TO A MAXIMUM OF
90 DAYS TRIP TRAVEL

CANCELLATION (PRE TRAVEL) AND TRAVEL POLICY COVER.
PRE-EXISTING CONDITIONS LISTED ARE EXCLUDED.

THIS POLICY DOES **NOT** PROVIDE COVER FOR MEDICAL
EXPENSES. IT PROVIDES COVER FOR REPATRIATION
EXPENSES ONLY - PLEASE SEE SECTION B1.

**YOU MUST OBTAIN AND CARRY WITH YOU AT ALL TIMES
AN EHIC CARD TO UTILISE DURING YOUR TRIP FOR
MEDICAL EXPENSES.**

COVER FOR TRIPS WITHIN EU COUNTRIES ONLY

Austria, Belgium, Cyprus (but excluding Northern 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) and shall include Iceland, Liechtenstein, Norway and Switzerland.

POLICY INFORMATION

Your insurance is covered under master policy number RTRIS40073-04 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.

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

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

RECIPROCAL HEALTH ARRANGEMENTS - EHIC

Your travel policy does not provide cover for any medical expenses should you fall ill or sustain an injury during your trip. Please see section B1 - Repatriation and associated expenses under your travel policy for details of cover provided.

IMPORTANT INFORMATION - you should apply and obtain the European Health Insurance Card (EHIC) and carry during your trip to utilise against your medical expenses where possible should you unexpectedly fall ill or sustain an injury during your trip. Remember, utilising your EHIC may not cover all costs you would expect to obtain free under the NHS in the United Kingdom. You may have to make a contribution to the cost of your care. And always make sure you visit state medical facilities where possible, to be able to utilise the EHIC as this will not normally be accepted at private medical facilities. It is advisable that you establish the nearest state facilities available in the area you plan to visit prior to the start of your trip.

The EHIC advice is that pre-existing conditions are not excluded within the Reciprocal Health Arrangements provided the purpose of your trip is not solely to obtain treatment during your trip, but restrictions or certain requirements may apply prior to your travel. If you do have a pre-existing health condition it is suggested that you always seek the appropriate advice from the Department of Work and Pensions (DWP).

Please use the following link to see the level of cover provided by the Reciprocal Health Arrangements in respect of the EU country or countries you plan to visit.

<http://www.dh.gov.uk/PolicyAndGuidance/HealthAdviceForTravelers/GettingTreatmentAroundTheWorld/EEAAndSwitzerland/EEAAndSwitzerlandByCountry/fs/en>

If you do not already hold an EHIC, applications can be made online at www.ehic.org - the quickest route, or by Telephone on 0845 606 2030, or by post - application forms are available from the Post Office. Applications can take time so please allow sufficient time prior to your departure date. This will entitle you to benefit from the reciprocal health arrangements which exist between European Union countries and Switzerland.

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 January 2010 to 31 December 2010

for departures up to 31 December 2011

SUMMARY OF POLICY COVER

A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excess
1. Cancellation / Loss of deposit	up to £3,000 (See note below)	£75/£20

B. TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Repatriation and associated expenses	up to £50,000 (See note below)	£75
2. Departure delay	up to £100	Nil
Delay abandonment	up to £3,000	£75
Missed departure	up to £500	Nil
3. Personal possessions	up to £1,500	£75
Single article/valuable limit	up to £350	
Delayed possessions	up to £100	Nil
4. Personal money	up to £500	£75
Cash limit	up to £250	
Loss of travel documents	up to £200	£75
5. Personal liability	up to £2,000,000	£75*

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

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

AGE LIMITS

This insurance is valid in respect of persons aged under 85 years at the date of departure and not exceeding the maximum trip duration of 90 days.

This insurance is not valid in respect of persons aged 85 years and over at the date of departure.

PRE-EXISTING HEALTH CONDITIONS

Your pre-travel and travel policies do not provide cover for any re-occurring or pre-existing health conditions, or any re-occurring or pre-existing health conditions of a close relative or business associate whose health may make it necessary for you to cancel your trip. Please refer to the Definition of words section of the pre-travel and travel policies for those conditions that would be classed as pre-existing health conditions.

GEOGRAPHICAL AREAS

European Union Countries only - Austria, Belgium, Cyprus (but excluding Northern 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) and shall include Iceland, Liechtenstein, Norway and Switzerland.

WHERE TO OBTAIN A CLAIM FORM

If you require a claim form please visit www.foggtravelinsurance.com and click on claim forms - you can complete or print the relevant claim form required or alternatively if you do not have internet access you can contact:

Fogg Travel Insurance Services Limited

Crow Hill Drive, Mansfield, Notts. NG19 7AE or telephone : 01623 631331

or by email to claims@foggtravelinsurance.com

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

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.

A. PRE-TRAVEL POLICY

HOW YOUR POLICY WORKS

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

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.

EXCLUSION OF PRE-EXISTING HEALTH CONDITIONS

Your pre-travel policy does not cover claims arising from any pre-existing health conditions. Please see Definition of words section of this policy for those conditions that would be classed as pre-existing health conditions.

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. No further trips are covered by this policy.

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, brother, sister, child, grandchild, fiancé(e), aunt, uncle, cousin.

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 insurance schedule.

Manual labour - means work involving the lifting or carrying of heavy items in excess of 25 kg, 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.

Pre-existing health condition - means the following list of health conditions that would be classed as pre-existing health conditions:

- any heart or circulatory condition.
- a stroke or high blood pressure.
- a breathing condition (including asthma).
- any type of cancer.
- any type of diabetes.
- any psychological conditions including stress, anxiety, depression, eating disorders or mental instability.
- any condition where you have been given a terminal prognosis.
- you have had treatment in the last two years for any serious or re-occurring medical condition.
- you are asked to take regular prescribed medication in the last two years.
- you have been referred to a specialist or consultant at a hospital for tests, diagnosis or treatment in the last two years.
- you are waiting for tests or treatment of any description.
- your doctor alters your regular prescribed medication.

Redundancy - means being an employee where you qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of 2 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. 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.

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

We/our/us - means Union Reiseversicherung AG.

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

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.

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 or equivalent and Private Medical Insurance).
- 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 requirements, in which case the policy and any other relevant documents must be returned to the point of sale within 14 days of receipt for any refund to be considered.
- 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.
- cancel all benefits provided by your travel policy without refund of premium when a payment has been made for cancellation of the trip.
- settle all claims under the Law of the country that you live in within the United Kingdom unless we agree otherwise with you.

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.

B. TRAVEL POLICY

- (v) **you**, 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 **£75** (reduced to **£20** on claims for deposits only) of any loss, charge or expense made on each claim under this section.
- **you** if **you** are aged **85** years or over.
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a **close business associate**.
 - **your** failure to obtain the required passport or visa.
 - **your** carriers refusal to allow **you** to travel for whatever reason.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received or were aware of after buying this insurance.
 - **your** disinclination to travel.
 - **your** loss of enjoyment of the **trip** however caused.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
 - **your** abuse or prior abuse of solvents or alcohol.
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out
- any event that is due to **you** participating in a **hazardous activity**.
- cancellation due to the fear of an epidemic or pandemic
- cancellation of the **trip** on the advice or recommendations published by the Foreign and Commonwealth Office.
- the cost of Air Passenger Duty or equivalent, airport charges.
- 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.
- loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- any loss due to currency exchanges of any and every description.
- (i) - cancellation of **your trip** due to **your pre-existing health condition**.
- cancellation of **your trip** due to a **pre-existing health condition** of a person travelling with **you** and included on **your** booking.
- (ii) cancellation of **your trip** due to any **pre-existing health condition** of a **close relative** or **business associate**.
- (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.

HOW YOUR POLICY WORKS

Your travel policy shows details of **your** travel policy, the sections of cover, limits, conditions, exclusions and information on what to do if **you** need to claim, how to obtain legal advice and how to contact the **24** hour emergency 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.

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.

EXCLUSION OF PRE-EXISTING HEALTH CONDITIONS

Your travel policy does not cover claims arising from any pre-existing health conditions. Please see **Definition of words** section of this policy for those conditions that would be classed as **pre-existing health conditions**.

WHEN YOUR COVER STARTS AND ENDS

The cover under all sections of this policy starts at the beginning of **your trip** as shown on **your** insurance schedule or booking confirmation invoice whichever is the later and ends on **your** return **home** or expiry of the policy, whichever is the first. No further **trips** are covered by this policy.

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**.

24 HOUR EMERGENCY ASSISTANCE SERVICE

Contact the **24 hour emergency assistance service**:

FOGG ASSIST on +44 (0)845 658 9899

Our appointed emergency assistance service is operated **24** hours a day and **365** days a year for **your** benefit. If **you** require repatriation on medical advice **our** emergency 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 emergency assistance service to advise **your** condition so that arrangements can be made for **your** repatriation. **Our** appointed emergency 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

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.

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 **your** 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, in excess of 25 kg, 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, purchased as 1 item or used or worn together.

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

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

Pre-existing health condition – means the following list of health conditions that would be classed as **pre-existing health conditions**:

- any heart or circulatory condition.
- a stroke or high blood pressure.
- a breathing condition (including asthma).
- any type of cancer.
- any type of diabetes.
- any psychological conditions including stress, anxiety, depression, eating disorders or mental instability.
- any condition where you have been given a terminal prognosis.
- you have had treatment in the last two years for any serious or re-occurring medical condition.
- you are asked to take regular prescribed medication in the last two years.
- you have been referred to a specialist or consultant at a hospital for tests, diagnosis or treatment in the last two years.
- you are waiting for tests or treatment of any description.
- your doctor alters your regular prescribed medication.

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.

Travel documents – means current passports, valid visas, travel tickets and European Health Insurance Card (EHIC) and form 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, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

We/our/us - means

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

POLICY EXCESSES

in respect of sections B1 – Repatriation and associated expenses B2 - Departure delay and missed departure (delay abandonment only), B3 - Personal possessions, B4 - Personal money and B5 - 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

- 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.
- passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.

- providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and Private Medical Insurance).
- not admitting liability for any event or offering to make any payment without **our** prior written consent.
- accepting that **your** policy cannot be extended once it has expired.
- 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 B1 – Repatriation and associated expenses only.

- 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 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.

In respect of sections B3 - Personal possessions, and B4 - Personal money, only.

- providing full details of any House Contents and All Risks insurance policies **you** may have.
- 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.
- complying with the carrier's conditions of carriage.
- not abandoning any property to **us** or Fogg Travel.

2. RECOGNISING OUR RIGHTS TO:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- 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.
- cancel all benefits provided by **your** policy without refund of premium when a payment has been made for cancellation of the **trip**.
- not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy and any other relevant documents must be returned to the point of sale within 14 days of receipt for any refund to be considered.
- not make any payment under sections 1, 2, 3, 4 and 5 for any event that is covered by another insurance policy.
- settle all claims under the Law of the country that **you** live in within the **United Kingdom** unless **we** agree otherwise with **you**.
- 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 :

- 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.
- participation in a **hazardous activity**.
- any **pre-existing health condition**.
- any payments made or charges levied after the date of diagnosis of any change in **your** health after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- 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 deliberate or criminal act by an **insured-person**.
- manual labour**.
- you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.
- (3) any loss unless it is specified in the policy.
- (4) **your** carriers refusal to allow **you** to travel for whatever reason.
- (5) **you** if **you** are aged 85 years or over.

SECTION B1 – 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 **£50,000** 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 emergency 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:

- the first **£75** 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**.
- 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 emergency 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 EMERGENCY ASSISTANCE PLEASE CONTACT:
FOGG ASSIST ON +44 (0)845 658 9899**

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

- **You** must immediately notify the emergency 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.

SECTION B2 - 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 and overnight accommodation 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. & 2. 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 **£75** 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:

- **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.

SECTION B3 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

- (a) up to a total of **£1,500** for **your personal possessions** to cover:
 - either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear,
 - or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) **you** **£75** to cover the purchase of *essentials* items if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from the **United Kingdom** 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:

- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
- loss of, or damage to, property that does not belong to **you** or any member of **your** family.
- any claim that is the result of a domestic dispute.
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
- 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.
- the loss, theft or damage to:-
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.

SECTION B5 - 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:

- any liability for loss of or damage to property or injury, illness or disease:-
 - where an indemnity is provided under any other insurance.
 - that is suffered by anyone who is under a contract of service with **you** or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
 - that is caused by any deliberate act or omission by **you**.
 - that is caused by **your** own employment, profession or business or that of any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal.
 - that falls on **you** by agreement and would not have done if such agreement did not exist.
 - any liability for injury, illness or disease suffered by **you** or any member of **your** family.
 - compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
 - mechanically propelled vehicles and any trailers attached to them.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.
- (a) & (b) the first **£75** in respect of each and every event that causes a claim.
(c) the first **£250** in respect of each and every event that causes a claim.

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

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

SECTION B4 - 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:

- the first **£75** of each and every incident giving rise to a claim.
 - 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
 - loss or theft of travellers' cheques where the bank provides a replacement service.
 - any financial loss suffered as a result of **your** debit/credit card being lost or stolen.
 - more than the unused portion of **your** passport.
 - 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.
- (a) more than **£250** in total in cash or currency, whether solely or jointly owned.
- (b) any costs which are due to any errors or omissions on **your 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:

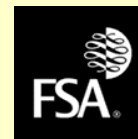
- For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.
- 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.

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The URV Branch office is administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA. Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority.



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