

FOGG INTERNET DE-LUXE WINTER SPORTS INSURANCE



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

Arranged by:

Fogg Travel Insurance Services Ltd

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

Underwritten by:

Union Reiseversicherung AG

**Master Policy No.
RTSID40076 A & B**

**Valid only for departures between
28 April 2011 to 31 December 2012**

POLICY INFORMATION

Your insurance is covered under master policy number **RTSID40076 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.

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

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

Additionally your policy does not provide any cover for a claim arising from a recognised complication of a known pre-existing health condition of a close relative or a close business associate.

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

AGE LIMITS

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

GEOGRAPHICAL AREAS

Area 1 - Europe, including the Channel Islands, and all countries west of the Ural Mountains, Republic of Ireland, Iceland, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

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

WHERE TO OBTAIN A CLAIM FORM

If you require a claim form please visit www.foggtravelinsurance.com and click on claim forms – you can print the relevant claim form required or by email to claims@foggtravelinsurance.com or alternatively if you do not have internet access you can contact:

Fogg Travel Insurance Services Limited

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

in all circumstances you should quote **FOGG INTERNET DE-LUXE WINTER SPORTS INSURANCE**, advising the section under which you wish to claim. Normally, if you contacted the emergency medical assistance service during your trip a claim form will have already been sent to your home.

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.

SUMMARY OF POLICY COVER

A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excess
1. Cancellation	up to £3,000	£75
Loss of deposit		£20
	(See note 1 & 2)	

B. TRAVEL POLICY

Policy section	Maximum benefit	Excess
1. Departure delay	up to £100	Nil
Delay abandonment	up to £3,000	£75
Missed Departure	up to £500	Nil
2. Weather Extension	up to £350 Area 1, £550 Area 2	£75
3. Piste Closure*	up to £300	Nil
4. Personal possessions	up to £1,500	£75
Single article/valuable limits	up to £250	
Delayed possessions	up to £200	Nil
Ski equipment	up to £700	£75
Single/set limit	up to £500	
Hired skis	up to £350	
Ski hire charges	up to £150	Nil
5. Personal money	up to £500	£75
Cash limit	up to £250	
Loss of travel documents	up to £150	£75
6. Emergency medical expenses	up to £5,000,000	£75
Unused ski pack	up to £250	Nil
Hospital benefit	up to £600 @ £15 per day	Nil
	(See note 2)	
7. Curtailment	up to £3,000	£75
	(See note 2)	
8. Personal liability	up to £2,000,000	£75**
9. Personal accident	up to £25,000	Nil
	(See note 3)	
10. Legal advice and expenses	up to £25,000	£250

* only valid between 15 December and 15 April

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

PRE-TRAVEL POLICY

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

PRE-TRAVEL & TRAVEL POLICY

Note 2. Your policy does not provide cover for re-occurring or pre-existing health conditions. You must also tell us if your health or medication changes between buying this policy and travelling and if you have ever had a heart or circulatory related problem, a stroke, cancer, any breathing problems, diabetes, or any other health condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone our Referral Helpline quoting **FOGG INTERNET DE-LUXE WINTER SPORTS INSURANCE** on **0845 1300 198** to see if cover is available. We will confirm any special terms in writing.

TRAVEL POLICY

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

OUR PLEDGE TO YOU

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

YOUR RIGHT TO COMPLAIN

We sincerely hope you will not need to complain about your insurance policy or claims settlement. However, if you do wish to complain please forward details of your complaint in the first instance to:

a) The General Manager,
Fogg Travel Insurance Services Limited, Crow Hill Drive, Mansfield, Notts. NG19 7AE
Should you still remain dissatisfied you may then pursue the following options:

b) (i) Write to the Branch Manager, URV,
Oast Business 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.
Telephone: 0845 080 1800.

A. YOUR PRE-TRAVEL POLICY

HOW YOUR PRE-TRAVEL POLICY WORKS

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

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

Additionally your policy does not provide any cover for a claim arising from a recognised complication of a known pre-existing health condition of a close relative or a close business associate.

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

WHEN YOUR PRE-TRAVEL POLICY 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.

DISCLOSURE OF MATERIAL FACTS AND PRE-EXISTING HEALTH CONDITIONS

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

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

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

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

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

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

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

We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us. Should we require any additional premium, and you accept our offer, this should be paid to Fogg Travel either by credit card or cheque, made payable to Fogg Travel, and sent within 14 days of receipt. Should you decide not to pay the additional premium the declared health condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional health conditions not declared to us will not be covered.

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

Please note:

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

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

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

DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

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

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

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

Close relative - means spouse or partner of over six months, parents, step-parent, grandparents, parents-in-law, brother, sister, child, step-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 ski racing, competition or training therefore, ski jumping, ski flying, ski acrobatics, stunting, bob sleighing or skeletoning, helisking (unless the helicopter lands at a designated site to allow you to disembark), scuba diving below 9 metres, parachuting, gliding, canyoning, go-karting, hot-air ballooning, rugby, football, any other activity that requires skill and involves increased risk of injury. If you are taking part in any sport not listed above please contact us to ensure you are covered.

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

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

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

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

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

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

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

Trip - means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in your home country following your repatriation, both during the period of cover. 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/UK - means England, Wales, Scotland, Isle of Man and Northern Ireland.

We/our/us - means Union Reiseversicherung AG.

POLICY EXCESS APPLICABLE TO YOUR PRE-TRAVEL POLICY

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

POLICY CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

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

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- (a) being a resident of the United Kingdom or the Channel Islands.
- (b) taking all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- (c) producing your insurance schedule confirming you are insured before a claim is admitted.
- (d) giving us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) notifying us immediately of any changes in your health or medication after you buy the policy.
- (f) providing all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and Private Medical Insurance).
- (g) accepting that no alterations and/or additions to the printed terms and conditions of your policy be valid unless initialled by us.
- (h) checking with your doctor on the advisability of making the trip if you have any existing medical condition, taking into account your chosen destination, the climatic conditions, the stability of your condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of your doctor.
- (i) not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- (j) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (k) not requiring insurance for any health condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (l) not requiring insurance for any health condition that is being investigated or for which you are awaiting or receiving treatment in hospital at the time of buying this policy.
- (m) disclosing all material facts as soon as possible after the policy is issued.
- (n) obtaining any recommended vaccines, inoculations or medications prior to your trip.

2. RECOGNISING OUR RIGHTS TO:

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

SECTION A1 - CANCELLATION CHARGES

For each insured-person this insurance will pay:

up to **£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:

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

SECTION A1 - CANCELLATION CHARGES CONTINUED

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

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

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

B. YOUR TRAVEL POLICY

HOW YOUR TRAVEL POLICY WORKS

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

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

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

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

Additionally **your** policy does not provide any cover for a claim arising from a recognised complication of a known **pre-existing health condition** of a close relative or a close **business associate**.

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

WHEN YOUR TRAVEL POLICY STARTS AND ENDS

The cover under the travel policy starts at the beginning of **your** trip as shown on **your** booking confirmation invoice or start of the policy, whichever 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.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

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

IMPORTANT ADVICE

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

OFF PISTE COVER

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

USE AN EHIC NIL EXCESS IF MEDICAL COSTS ARE REDUCED

Avoid paying the excess - travellers to European countries, including Norway and Switzerland are strongly advised to apply and obtain the European Health Insurance Card (EHIC). Applications for the EHIC can be made online at www.ehic.org.uk - the quickest route, or by telephone on 0845 606 2030, or by post - application forms are available from the Post Office - so please allow sufficient time prior to **your** departure date. This will entitle **you** to benefit from the reciprocal health arrangements which exist between European Union countries. In other countries where reciprocal health arrangements exist all reasonable steps should be made to utilise them. Please see Section B6.

IF YOU HAVE OPTED FOR FOGG TRAVEL MEDI-CARD

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

Otherwise, and in particular outside Europe, production of **your** Fogg Travel MEDI-CARD will be of assistance in confirming **your** travel insurance details to rescue, transport or medical service providers.

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD:

Contact the 24 hour emergency medical assistance service:

FOGG ASSIST on +44 (0)845 658 9899

IN CASE OF SERIOUS EMERGENCY

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

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

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU

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

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

MINOR ILLNESS OR INJURY

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

HOW TO PAY FOR YOUR TREATMENT

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

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

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

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

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

WHAT IF YOU WANT TO COME HOME EARLY?

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

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

DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICY

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

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

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

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

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

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

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 ski racing, competition or training therefore, ski jumping, ski flying, ski acrobatics, stunting, bob sleighing or skeletoning, helisking (unless the helicopter lands at a designated site to allow you to disembark), scuba diving below 9 metres, parachuting, gliding, canyoning, go-karting, hot-air ballooning, rugby, football, any other activity that requires skill and involves increased risk of injury. If you are taking part in any sport not listed above please contact us to ensure you are covered.

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

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

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

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 your home country to your destination and the return flight, international train or sea vessel is boarded to start the final part of your journey to your home country.

Manual labour - means work involving the lifting or carrying of heavy items in excess of 25kg, 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 any heart, circulatory or breathing conditions, cancer or diabetes or serious or re-occurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

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

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

Ski equipment - means skis, snowboards, sticks, bindings, boots.

Ski pack - means pre-booked ski school, pre-booked ski passes and pre-booked ski equipment hire.

Travel documents - means current passports, valid visas, travel tickets and 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 your home country following your repatriation, both during the period of cover. Any subsequent holiday or journey that starts after you have returned home or to a hospital or nursing home (as described above) is not covered.

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

United Kingdom/UK - means England, Wales, Scotland, Isle of Man and Northern Ireland.

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

We/our/us - means Union Reiseversicherung AG.

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

POLICY EXCESSES APPLICABLE TO YOUR TRAVEL POLICY

Applicable to sections - B1 - Departure delay and missed departure (delay abandonment only), B2 - Weather extension, B4 - Personal possessions, B5 - Personal money, B6 - Emergency medical expenses, B7 - Curtailment, B8 - Personal liability, B10 - Legal advices and expenses only.

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

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess under section B6 and B7 may be increased to include pre-existing health conditions confirmed in writing by Fogg Travel. The increased excess will apply to all persons insured under your policy.

POLICY CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

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

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

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

In respect of sections B6 - Emergency medical expenses and B7 - Curtailment only.

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

POLICY CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY CONTINUED

In respect of sections B4 - Personal possessions, and B5 - Personal money, only.

- (r) providing full details of any House Contents and All Risks insurance policies you may have.
 - (s) retaining your tickets and luggage tags and notifying the Police within 24 hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. You should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within 24 hours and enclose this with your claim form.
 - (t) complying with the carrier's conditions of carriage.
 - (u) not abandoning any property to us or Fogg Travel.
- 2. RECOGNISING OUR RIGHTS TO:**
- (a) make your policy void where a false declaration is made or any claim is found to be fraudulent.
 - (b) take over and deal with in your name the defence or settlement of any claim made under the policy.
 - (c) subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
 - (d) give 7 days notice of cancellation of this policy by recorded delivery to you at your last known address. In this case we will refund to you the pro-rata proportion of any unexpired premium you have paid.
 - (e) obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
 - (f) cancel all benefits provided by your policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
 - (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document you find that the terms and conditions do not meet your requirements, in which case the policy and any other relevant documents must be returned to the point of sale within 14 days of receipt for any refund to be considered.
 - (h) not make any payment under sections B1, B4, B5, B6, B7, B8 and B9 for any event that is covered by another insurance policy.
 - (i) settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
 - (j) maintain your personal details in connection with an anti-fraud claims checking system.

GENERAL EXCEPTIONS APPLICABLE TO YOUR TRAVEL POLICY

A. This insurance will not pay for:

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

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (2) participation in a hazardous activity unless an additional premium has been paid and the policy endorsed.
- (3) any pre-existing health condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant during the last 2 years or for which you are awaiting or receiving treatment or under investigation unless we have agreed cover in writing and any additional premium has been paid.

GENERAL EXCEPTIONS APPLICABLE TO YOUR TRAVEL POLICY CONTINUED

- (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) your carriers refusal to allow you to travel for whatever reason.
- (6) curtailment of your trip due to a health condition of a person travelling with you and included on your booking, where the risk attaching to that health condition has not been accepted by us in writing.
- (7) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (8) you being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction).
- (9) your abuse or prior abuse of solvents or alcohol.
- (10) 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.
- (11) any deliberate or criminal act by an insured-person.
- (12) manual labour.
- (13) 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) you if you are aged 65 years or over.

SECTION B1 - DEPARTURE DELAY AND MISSED DEPARTURE

For each insured-person this insurance will pay:

1. you £20 compensation if the departure of your international flight, international train or sailing is delayed for more than 12 hours. If the delay continues we will pay a further sum of £20 for each complete period of 12 hours up to a maximum of £100 or
2. if after 24 hours delay you wish to abandon the trip, up to the amount shown under the cancellation section for the cancellation of your trip or
3. up to £500 for alternative transport and additional overnight accommodation to get you to your destination
 - (a) if the car in which you are travelling becomes undrivable due to mechanical failure or being involved in an accident on your way to your international departure point or
 - (b) your public transport is delayed preventing you from getting to your international departure point in time to check in. You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent.
1. missed connections outside your home country.

1. & 2. any compensation unless you have checked in your possessions and obtained written confirmation from your airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of your flight, international train or sailing.
 - any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
 - any compensation when your tour operator has rescheduled your flight itinerary.
 - any claim where you have not pre-booked, where you have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
2. - the first £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:

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

SECTION B2 - WEATHER EXTENSION

For each insured-person this insurance will pay:

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

For each insured-person this insurance will not cover:

- the first £75 in respect of each and every event that causes a claim.
- more than £150 for additional travel and accommodation expenses.
- more than £200 Area 1, £400 Area 2 for flight tickets necessarily purchased.
- more than £350 Area 1, £550 Area 2 in total.
- any compensation where your trip was booked and/or your insurance was purchased within 14 days of travel.
- the cost of telephone calls, faxes, food or drink.
- any costs where your tour operator, transport provider or accommodation provider arranges alternative transport and/or accommodation.
- payment shall not be made under both this section and section B1 in respect of the same event.

SECTION B3 - PISTE CLOSURE

For each insured-person this insurance will pay:

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

For each insured-person this insurance will not cover:

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

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

- obtain a letter from the resort authorities or your tour operator confirming the total closure of the skiing facilities in your resort, and stating (a) the reason for the total closure (b) the date and time of the total closure, and (c) the date and time the skiing facilities re-opened. You are only covered if there is total closure of the skiing facilities due to adverse weather.
- provide written confirmation or receipt(s) for the cost of transfer or purchase of an alternative lift pass if transferred to an alternative ski area.

SECTION B4 - 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 £100 to cover the purchase of essential items if your personal possessions are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. If your personal possessions are not returned to you after 24 hours we will pay a further sum up to £100. 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.
- (c) up to a total of £700 for your own ski equipment 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.
- (d) up to a total of £350 for hired ski equipment which you are responsible 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, to cover items that are stolen, permanently lost or destroyed whilst on your trip.

SECTION B4 - PERSONAL POSSESSIONS CONTINUED

- (e) up to £75 for each full day **your own ski equipment** is misplaced, lost or stolen on **your outward journey from your home country** to cover the cost of temporarily hiring **ski equipment**. You must keep all receipts and send them in **us** with **your claim** and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- any claim for loss or theft where **you** have not notified the police, **your carrier** or tour operator's representative and obtained a written report.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of £50.
 - loss of, or damage to, property that does not belong to **you** or any member of **your family**.
 - any claim that is the result of a domestic dispute.
 - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
 - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
 - the cost of replacing or repairing dentures.
 - loss or damage due to atmospheric or climatic conditions, wear, tear and depreciation, superficial marks and scratches, moth or vermin.
 - sports equipment whilst in use (other than **ski equipment** as defined).
 - any items more specifically insured elsewhere.
- (a) - more than £250 for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
- more than £250 in total for **valuables** whether solely or jointly owned.
 - more than £100 in respect of sunglasses.
 - more than £100 for items lost or stolen from a beach or lido.
- (b) - more than £200 in total.
- shoes, boots, trainers and the like.
- (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 as luggage on **public transport**.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables left unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your locked** personal holiday or trip accommodation.
 - contact or corneal lenses or artificial limbs.
 - money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.
 - **personal possessions** left **unattended** away from **your personal holiday or trip accommodation** except **personal possessions** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means
- (a), (c) & (d) the first £75 of each and every incident giving rise to a claim.
- (c) - more than £500 for any single item, pair or set.
- we will not pay:
 - more than 60% of the original purchase price for skis over six months old and less than one year old.
 - more than 50% of the original purchase price for skis over one year old and less than two years old.
 - more than 40% of the original purchase price for skis over two years old and less than three years old.
 - more than 25% of the original purchase price for skis over three years old and less than five years old.

- (c) & (d) loss of **ski equipment** from an **unattended** vehicle.

- (c), (d) & (e) any item more than 5 years old.

- loss or damage due to dents or defacement of **ski equipment**.
- cleaning, repairing or restoring of **ski equipment**.

- (e) more than £150 in total.

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

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

SECTION B5 - 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 £150 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:

- any claim for loss or theft where **you** have not notified the Police, **your carrier** or tour operator's representative and obtained a written report.
- loss or theft of **personal money**, **travel documents** that are not:
 - on **your person**.
 - held in a safe or safety deposit box where one is available
 - left **out of sight** in **your locked** personal trip accommodation.
- loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission

- loss or theft of travellers' cheques where the bank provides a replacement service.
- any financial loss suffered as a result of **your debit/credit card** being lost or stolen.
- more than the unused portion of **your passport**.

- (a) more than £250 in total in cash or currency, whether solely or jointly owned.

- (a) & (b) the first £75 of each and every incident giving rise to a claim.

- (b) - any costs which are due to any errors or omissions on **your travel documents**.
- the cost of replacement **travel documents**.
 - **your failure** to obtain the required passport, visa or ESTA.
 - 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 home country** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

SECTION B6 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

PLEASE NOTE:

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

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

For each insured-person this insurance will pay:

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

- (a) up to £5,000,000 for reasonable:
- (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.
 - (ii) additional transport and accommodation costs and repatriation costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** or to travel with **you**
 - (iii) *either* (a) up to £2,500 to cover charges following **your death** outside **your home country** for **your** burial or cremation in the locality where **your death** occurs and the cost of returning **your ashes** to **your home country** or (b) the cost of returning **your body** to **your home** when arranged by **us**.
- (b) up to £250 to cover emergency dental treatment only to cure sudden pain.
- (c) up to £250 for the proportionate loss of use of **your pre-booked ski pack** on which **you** are unable to obtain a refund following **your injury or illness** which prevents **you** from participating in skiing activities for each full day for the period medically certified.
- (d) £15 for each full day that **you** are in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid under (a) above.
- (e) up to £150 for the loss of excursions that **you** pre-booked and pre-paid for in **your home country** and are unable to take because **your confinement** to bed either in a hospital or in **your trip accommodation**, and on which **you** are unable to obtain a refund.

For each insured-person this insurance will not cover:

- any claim that is caused by:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- (a) & (b) the first £75 of each and every incident giving rise to a claim except when **you** have used the European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**.
- any elective or pre-arranged treatment.
- any routine non-emergency tests or treatment.
- any treatment or hospitalisation which can be reasonably expected.
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.
- the cost associated with the diversion of an aircraft due to **your death injury or illness**
- repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service.
- the cost of private treatment where adequate state facilities are available.
- the cost of replenishing supplies of any medication **you** were using at the start of the trip, or further treatment for any condition **you** had at the start of **your trip**.
- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
- (a)(i), & (b) any services or treatment received by **you** within **your home country**.
- any services or treatment received by **you**, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency medical assistance service, in consultation with **your treating doctor**, can reasonably wait until **you** return to **your home country**.
- any services or treatment received by **you** after the date on which in the opinion of the emergency medical assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.
- repairs to or for the provision of dentures, artificial limbs or hearing aids.
- any dental work involving the use of precious metals.

SECTION B6 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES CONTINUED

- in-patient treatment that has not been notified to and agreed by the emergency medical assistance service.
 - any extra costs for single or private accommodation in a hospital or nursing home.
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- (a)(iii) **your** burial or cremation in **your home country**.
- (b) emergency dental work costing more than £250.
- (c) - more than £250 per week following **your** injury or illness which prevents **you** from participating in skiing activities.
- any claim that does not follow a claim under the emergency medical and associated expenses section of the policy or the **curtailment** section of the policy.
 - the day the injury or illness was first medically certified.
- (d) more than £600 in total for hospital in-patient benefit.

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

PLEASE NOTE:

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

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

- emergency medical assistance see under 'if you need emergency medical assistance abroad' and details given separately above.
- for non-emergency cases, visits to doctors, hospital outpatients, or pharmacies costs **you** incur **you** must keep all receipts accounts and medical certificates.
- If opted for - production of **your** Fogg Travel MEDI-CARD in Europe will mean that any rescue, transport or medical service subscribing to the scheme will make no charge to **you** for their service but will bill Fogg Travel direct - the policy excess is, however, payable to the doctor at the time of treatment. In the event of difficulty **you** should contact the emergency medical assistance service immediately. **You** will be given a form by the medical/rescue service whenever the Fogg Travel MEDI-CARD is used - this form should be sent to Fogg Travel Insurance Services Limited together with any ancillary pharmaceutical bills and the like and policy excess receipt at the end of **your trip** to obtain reimbursement of those costs incurred (less the policy excess) where **you** have made payment. Please see "what to do in the case of a medical emergency abroad" section for cases involving more than simple outpatient treatment.
- **Ski pack - you** must submit a medical certificate from a medical practitioner in **your** resort area

SECTION B7 - CURTAILMENT CHARGES (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:

up to £3,000 for **your** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** necessary curtailment of **your trip** due to the **trip** being cut short by **your** early return home because of:

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

For each insured-person this insurance will not cover:

- the first £75 of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport, visa, ESTA or equivalent.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the **curtailment** of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances.
 - **your** disinclination to travel.
 - **your** loss of enjoyment of the **trip** however caused.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - **curtailment** for any claim arising from a recognised complication of a known **pre-existing health condition** of a **close relative** or **close business associate**.
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.

- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- **curtailment** cover where the **trip** is of two days duration or less or is a one-way **trip**.
- **curtailment** due to the fear of an epidemic or pandemic.
- **curtailment** due to any event caused by:
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

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

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

SECTION B8 - 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 B9 - PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay:

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

	Amount of payment
(a) death	£15,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£25,000
(c) permanent and total disablement from engaging in paid employment or paid occupations of <u>any and every</u> kind	£25,000

all occurring within 12 months of the event happening.

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
 - more than one of the benefits that is a result of the same injury.
- (a) more than £2,500 death payment when **your** age is under sixteen (16) years
- (c) any payment when **your** age is sixty-five (65) years or over at the time of the incident.

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

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

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

SECTION B10 - LEGAL ADVICE AND EXPENSES

For each insured-person this insurance will pay:

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

SECTION B10 - LEGAL ADVICE AND EXPENSES CONTINUED

For each insured-person this insurance will not cover:

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

PLEASE NOTE

- **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

How to obtain legal advice:

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

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

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

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

URV, Branch Office of Union Reiseversicherung AG for the
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URV are authorised in Germany with BaFin and regulated in the United Kingdom by the
Financial Services Authority.

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.



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