

## Policy Summary - Gbsure! Annual Multi-trip travel insurance

This document provides a guide to the cover provided. It is however, only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy certificate and any endorsements that apply to your policy for full detail of your cover. Please take time to read the policy to make sure you understand the cover it provides.

### About your insurance

This insurance is arranged by Fogg Travel Insurance Services Limited (Fogg), who is authorised and regulated by the Financial Services Authority and whose FSA registered number is 307304. This can be checked at [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register). A copy of the policy wording is held by Fogg. This insurance is underwritten by Union Reiseversicherung AG, UK Branch and who are authorised in Germany by BaFin and regulated by the Financial Services Authority.

This insurance is Annual Multi-Trip cover for trips in the United Kingdom only. Cover under A. Pre-Travel Policy, is valid from the date of purchase until you leave home at the start of your trip. The cover under the B. Travel Policy starts when you leave home at the start of your trip and ends when you return home or the expiry of the policy whichever is first. This insurance is arranged for policy issues between 28<sup>th</sup> April 2011 and 30<sup>th</sup> April 2012 under Master Policy Number AMSIA40074-02 A & B. Please refer to 'Trip Duration' under Significant Limitations, Conditions and Exclusions heading.

### Cancellation

If the terms of the policy are not suitable for your needs you can return the policy and accompanying documentation to the place where you purchased it within 14 days of the date of purchase and you will receive a full refund of the premium you have paid provided no claims have been made, you intend to make any claim and that you return your policy prior to your departure date.

### Significant Features and Benefits

Your policy will show the full cover provided, the following is a summary of the main benefits, applicable to each Insured-person:

#### A. PRE-TRAVEL POLICY

| Policy section  | Maximum benefit | Excesses |
|-----------------|-----------------|----------|
| 1. Cancellation | up to £500      | £50*     |
| Loss of deposit | up to £500      | £10      |

#### B. TRAVEL POLICY

| Policy section        | Maximum benefit  | Excesses |
|-----------------------|------------------|----------|
| 1. Curtailment        | up to £500       | £50*     |
| 2. Emergency expenses | up to £10,000    | £50      |
| 3. Personal Liability | Up to £1,000,000 | £50**    |

\* 10% of cancellation charge/holiday cost, minimum of £30 (£60 per family), maximum of £50 (£100 per family)

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

### Significant Limitations, Conditions and Exclusions

This is not an exhaustive list. Please take time to read the full insurance policy to make sure you understand the cover it provides.

|                                    | Significant restrictions and exclusions applying to all parts of the policy   |
|------------------------------------|---|
| Residency                          | This policy is only available to persons who have lived in the United Kingdom (England, Wales, Scotland, Isle of Man and Northern Ireland) for at least 6 months in the last 12 months. Please read Definition of Words section in the policy – Home, Resident, Insured-person/you/you.   |
| Insurance Policy                   | This contains full details of the cover provided plus the conditions and exclusions which apply to it. You must read the insurance policy carefully. There are conditions and exceptions which apply to individual sections and general policy conditions, exceptions which apply to the whole policy.  |
| Policy Limits                      | Most sections of the policy have limits on the amount the insurer will pay under that section.  |
| Excesses                           | An excess is the amount you have to pay towards each claim. All excesses are payable by each insured person for each incident giving rise to a separate claim under each section of cover.  |
| Age Restrictions                   | There is no age restriction on this policy.   |
| Trip Duration                      | This insurance is limited to a maximum of 17 days duration any one trip – unlimited number of trips.  |
| Pre-existing medical conditions    | There is no cover for any claim connected to any pre-existing medical condition, any condition awaiting treatment or investigation, any terminal condition or any condition where medication has been changed. <ul style="list-style-type: none"> <li>If you have ever had a heart condition, diabetes, a stroke, breathing problems, high blood pressure, and do not notify the Referral Helpline we reserve the right to refuse any claim on your policy.</li> <li>If you have been referred to a specialist or treated as an in patient in the last two years and do not declare that fact to the Referral Helpline we reserve the right to refuse any claim on your policy.</li> <li>There is <u>no cover</u> provided for claims caused by pre-existing medical conditions of close relatives or business associates.</li> <li>We require you to notify the Referral Helpline if your health or your ongoing medication changes between the date the policy was bought and the date of travel.</li> </ul> Please read Disclosure of Material Facts and Pre-existing Health Conditions section, Change in medical condition or ongoing medication section and Definition of Words section in the policy for full details. |
| Psychological conditions           | There is no cover for stress, anxiety, depression, eating disorders or any condition requiring psychiatric care.  |
| Alcohol or Drugs                   | There is no cover for any claim caused by your past or present use or abuse of drugs, solvents or alcohol   |
| Required Disclosure Material facts | We reserve the right to refuse a claim where you have not informed us of a material fact. A material fact is a piece of important information that would affect the likelihood of a claim under your policies. Please read Disclosure of Material Facts and Pre-existing Health Conditions section and Definition of Words section in the policy.   |
| Hazardous activities               | Any claim caused by you taking part in a hazardous activity (as defined in the policy) unless an additional premium has been paid and the policy endorsed. Hazardous activities include competitive events, sports, pastimes and any other activity that requires skill and involves increased risk of injury. (If you are unsure prior to travel, if your activity is covered by this policy, please telephone us for advice).   |
| Terrorism, war, civil disorder     | The policy does not cover claims arising from terrorism, war, civil disorder or fear of any of these.   |
| Proof of claim                     | If you have to make a claim under any section of these policies it is for you to produce sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim<br>Read the sections in the policies headed "What you need to do if you wish to make a claim under this section of the policy:"   |
| Personal Liability                 | There is no cover for claims arising from ownership, possession, control of or use of any mechanically propelled vehicles, aircraft, motorised skis, motorised waterborne craft or sailing vessel or animals, land or buildings other than your trip accommodation or caused by your profession, any member of your family, or deliberate act or omission by you.   |
| Subrogation and contribution       | We reserve the right to ask for a contribution from any other relevant insurances you may hold and to take legal action in your name to recover losses against any third party.   |

## Claims

If you believe that you have a claim please refer to your policy and "What you need to do if you wish to make a claim". You can obtain a claim form online at

**[www.foggtravelinsurance.com](http://www.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 Telephone: 01623 631331 Fax: 01623 420450

When you notify a claim you will need to quote your scheme name GBSURE! ANNUAL TRAVEL.

## Referral Helpline

If you need to make a medical declaration and/or material fact please refer to your policy and "Disclosure of Material Facts and Pre-existing Health Conditions" under the pre-travel policy and 'Change in Medical Condition or Ongoing Medication' under the travel policy. You should contact the Referral Helpline on telephone number 0845 1300 198 during office hours Monday to Friday, 9am to 5pm quoting your scheme name GBSURE! ANNUAL TRAVEL.

## Complaints

We aim to give you a first class service and to meet any valid claims covered by these policies honestly, fairly and promptly. If you are not happy with our service or wish to complain about your insurance policy please write to in the first instance to:

(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, Frith Farm, Ashes Lane, Hadlow, Kent TN11 9QU who will review the claims office decision.  
(ii) If your complaint cannot be resolved you may ask the Financial Ombudsman Service (FOS) to review your case.  
Their address is South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone 0845 080 1800

## Compensation

URV is a member of the Financial Services Compensation Scheme, which offers you protection in the event that the Insurer is not financially able to meet its liabilities in respect of your claim, the FSCS can cover 90% of the claim without any upper limit.

## Law Applicable to the Insurance

This insurance is governed by the law of England and Wales unless you and your insurers have agreed otherwise.