

Policy Summary - 2010 Foggsure Goldens Single 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. 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 the Financial Services Authority.

The 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 Single trip insurance is arranged for departures between 1st January 2010 and 31st December 2011.

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.

24 Hour Assistance – Repatriation or Extending your stay through your injury or illness.

We want to take all the worry out of your holiday so that you have the best time possible. If problems do occur you be sure that help will be on hand wherever possible. This is why we have arranged a special 24 hour service for emergency medical assistance. Through FOGG ASSIST we provide immediate help in the event of an Insured Person's illness or injury arising outside the United Kingdom.

You must notify FOGG ASSIST immediately of any serious illness or accident abroad where you are anticipating having to return home early or having to extend Your stay because of any illness or injury. We provide a 24 hour multi-lingual emergency service, 365 days per year and can be contacted by telephone or fax. Emergency Tel. No. (+44) 845 658 9899 Fax. (+44) 20 7407 9206 You will need to quote your scheme name FOGG-SURE GOLDENS.

Significant Features and Benefits

This policy does **not** provide cover for any medical expenses costs.

You are required to carry an EHIC to enable you to receive treatment under the reciprocal health agreement within EU countries. Please note the EHIC card may not provide cover for all costs. Please refer to the EHIC website to establish cover for the country you are visiting. This policy provides for repatriation and associated expenses only if deemed medically necessary.

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 / Loss of deposit	up to £3,000	£75 / £20

B. TRAVEL POLICY

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

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

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 should notify:

Fogg Travel Insurance Services Limited, Crow Hill Drive, Mansfield, Notts NG19 7AE
Telephone: 01623 631331 Fax: 01623 420450 or online at www.foggtravelinsurance.com

When you notify a claim you will need to quote your scheme name FOGG-SURE GOLDENS.

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) 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.

(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

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 lived in the United Kingdom for at least 6 months in the last 12. 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.
EU Countries only	The policy covers trips only to: Austria, Belgium, Cyprus (but excluding Northern Cyprus), Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Republic of Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, The Netherlands (but not including the United Kingdom) and shall include Iceland, Liechtenstein, Norway and Switzerland.
Policy Limits	Most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits e.g.: for any one item, or for valuables in total. Some sections also include inner limits e.g.: for any one item, or for valuables in total. Please read Section B2 Departure Delay, B3 Personal Possessions, and B4 Personal Money.
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	Cover is available for persons under 84 years at the date of departure.
Trip Duration	Cover is available for a maximum of 90 days trip travel.
Pre-existing medical conditions	There is no cover for any pre-existing health condition as listed that would be classed as pre-existing health conditions: <ul style="list-style-type: none"> ▪ any heart or circulatory condition ▪ a stroke or high blood pressure; a breathing condition (including asthma) ▪ any type of cancer; any type of diabetes ▪ any psychological conditions including stress, anxiety, depression, eating disorders or mental instability ▪ any condition where you have been given a terminal prognosis ▪ or you have had treatment in the last two years for any serious or re-occurring medical condition ▪ or you are asked to take regular prescribed medication in the last two years ▪ or you have been referred to a specialist or consultant at a hospital for tests, diagnosis or treatment in the last two years ▪ or you are waiting for tests or treatment of any description ▪ or your doctor alters your regular prescribed medication. This exclusion also applies to any medical condition concerning your close relative or close business associate on whom the travel plans may depend.
Alcohol or Drugs	Any claim caused by your past or present use or abuse of drugs, solvents or alcohol
Repatriation and Associated Expenses	No cover is provided for any medical costs incurred. An EHIC is required to be carried to obtain treatment under the reciprocal health agreement within EU countries. The policy provides cover for repatriation expenses if medical necessary or additional expenses if you have to remain beyond your scheduled return date on medical advice. This includes one relative to travel to, remain with or accompany you.
Hazardous activities	Any claim caused by you taking part in a hazardous activity (as defined in the policy). 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. For eg. Police, reps report confirming the loss, theft, damage or written medical confirmation confirming the need to curtail your holiday. 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:"
Property Claims	These are settled on an indemnity basis (initial purchase price less a deduction for age, wear and tear) – not on a "new for old" or replacement cost basis. Claims will not be considered unless substantiated by proof of purchase or existing valuation for any item, pair or set above £50. Read Section B3 – Personal Possessions in the policy headed 'What is not covered' and "What you need to do if you wish to make a claim under that section of the policy:"
Unattended	There is no cover for Valuables, Personal Money left unattended, carried in suitcases or similar containers when left unattended. Personal Possessions are not covered if left unattended from your personal trip accommodation. Certain exceptions apply. Read Section B3 Personal Possessions and Section B4 Personal Money in the policy headed 'What is not covered' and Definitions section in 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.

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 up to 100% of the first £2,000 plus 90% of the remainder of the claim.

Law Applicable to the Insurance

This insurance will be subject to English Law unless otherwise agreed.