

## Policy Summary - 2009.10 Acorn Ski 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](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. Acorn Venture Limited is an Appointed Representative of Fogg Travel Insurance Services Limited.

This insurance is Single Trip cover and under 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 departures between 15th December 2009 and 31st May 2010.

### 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, intend to make any claim and that you return your policy prior to your departure date. Cancellation at any other time will mean you are not entitled to a refund of premium.

### 24 Hour Assistance

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 admitted to hospital or 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.

### 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	Excess
1. Cancellation / Loss of deposit	up to £3,000	£45/£20

#### B. TRAVEL POLICY

Policy section	Maximum benefit	Excess
1. Departure delay /Delayed arrival Delay abandonment	up to £60 up to £3,000	Nil £45
2. Piste Closure - Valid only 15 December and 30 April	up to £150	Nil
3. Personal possessions (under 16's) Single article/valuable limits School property Delayed possessions Ski equipment Single/set limit Hired ski equipment limit Ski hire equipment charges	up to £1,000 (£500) up to £200 up to £500 up to £100 up to £500 up to £300 up to £500 up to £100	£45 £45 Nil £45 £45 £45 Nil
4. Personal money (under 16's) Cash limit (under 16's) Student money held / Emergency funds Loss of travel documents	up to £250 (£150) up to £200 (£100) up to £1,500 /up to £500 up to £250	£45 £45 Nil
5. Emergency medical expenses (United Kingdom limit) Ski pack	up to £5,000,000 (up to £1,000) up to £250	£45 Nil
6. Curtailment	up to £3,000	£45
7. Personal liability <b>** £200 for rented property damage</b>	up to £2,000,000	£45 **
8. Organisers liability <b>** £200 for rented property damage</b>	up to £5,000,000	£45**
9. Organisers expenses	up to £100	Nil
10. Personal accident	up to £20,000 ^	Nil

^ please see personal accident section of the policy for details of amount of payment.

### 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 you can complete or print a claim form online at [www.foggtravelinsurance.com](http://www.foggtravelinsurance.com)

When you notify a claim you will need to quote your scheme name.

### 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.

## 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 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. Some sections also include inner limits e.g.: for any one item, or for valuables in total. Please read Section B1 Departure Delay, B2 Piste Closure, B3 Personal Possessions, B4 Personal Money, B5 Emergency Medical Expenses, Section B10 Personal Accident.
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.  Under Section B5 - Emergency Medical Expenses your excess will reduce to Nil if you save money by using an European Health Insurance Card (EHIC) at a state hospital and/or with a registered doctor.
Age Restrictions	Cover is available for persons under 85 years at the date of departure. The duration is reduced to 31 days if you are aged between 65 and 75 and to 24 days if you are 75 to 84 years at the date of departure.
In-patient Treatment	There is no cover for in-patient treatment that has not been notified to the 24 hour Emergency Assistance Service. Read If you need emergency medical assistance abroad' section in the policy and see 24 Hour Assistance section heading above.
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>This includes anything concerning your close relative or close business associate on whom the travel plans may depend.</li> <li>If you are travelling as part of a school party you need only contact the Referral Helpline if you are <u>over 16 years</u> travelling anywhere or <u>under 16 years</u> in full time education travelling Worldwide.</li> <li>Persons <u>under 16</u> travelling as part of a school party do not need to make a declaration if travelling in Europe.</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. We require you to notify the Referral Helpline if you have ever had (this includes anything concerning your close relative or close business associate on whom the travel plans may depend) :- any form of cancer, any heart or circulatory condition, a stroke or high blood pressure, any breathing condition ( such as asthma), any type of diabetes. <b>This includes any pre-existing health conditions concerning any one who is travelling with you or your close relative or close business associate on whom the travel plans may depend.</b> 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 an 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. For eg. Police, reps report confirming the loss, theft, damage or written medical confirmation confirming the need to curtail your holiday. Please also see the 'If you need Emergency Medical Assistance Abroad' Section headed in the policy, and see 24 hour Assistance heading above. Read the sections in the policy and under the headings "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. Ski Equipment is based on a percentage scale dependant on the age. 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 (including Student Money, Emergency Funds) 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 under Valuables, Personal Possessions and Personal Money.
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.

## Legal Advice

Should you have an accident abroad and require legal advice this is available through: Pannone LLP, 123 Deansgate, Manchester, M3 2BU telephone: 0161 228 3851 or fax: 0161 909 4444. They will arrange for up to thirty minutes of advice to be given to you by a lawyer. You cannot use this service to sue a member of your family, the tour operator, the insurer or anyone acting as their agent.

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

## Law Applicable to the Insurance

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



# SKI INSURANCE POLICY

This policy is for residents of the  
United Kingdom only

Arranged by:  
**Fogg Travel Insurance Services Ltd**  
Crow Hill Drive, Mansfield, Notts. NG19 7AE  
Tel: 01623 631331 Fax: 01623 420450  
Underwritten by:  
**Union Reiseversicherung AG**

**Master Policy No.**  
**SJRAV40037-01 A & B**

**Valid only for departures between 15<sup>th</sup> December 2009 to 31<sup>st</sup> May 2010**

## POLICY INFORMATION

Your insurance is covered under master policy number **SJRAV40037-01 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 booking confirmation invoice issued by your tour operator. This insurance wording is a copy of the master policy and is subject to the terms, conditions and exclusions of the master policy.

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 shown. 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** or those of your **close relative** or **business associate** on whom the trip plans depend they will not be covered at all and you will not be able to claim for anything caused by them.

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.

## WHERE TO OBTAIN A CLAIM FORM

If you require a claim form please visit [www.foggtravelinsurance.com](http://www.foggtravelinsurance.com) and click on **claim forms** – you can complete or print the relevant claim form required or alternatively you can contact:

**Fogg Travel Insurance Services Limited**

Crow Hill Drive, Mansfield, Notts. NG19 7AE or telephone : **01623 631331**  
or by email to [claims@foggtravelinsurance.com](mailto:claims@foggtravelinsurance.com)

in all circumstances you should quote **ACORN SKI**, advising the section under which you wish to claim.

When returning the claim form please enclose this certificate of insurance together with the tour operators confirmation of booking invoice and if the claim is for cancellation, the tour operators cancellation invoice.

## OUR PLEDGE TO YOU

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

## YOUR RIGHT TO COMPLAIN

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

a) The General Manager, Fogg Travel Insurance Services Limited,  
Crow Hill Drive, Mansfield, Notts. NG19 7AE

Should you still remain dissatisfied you may then pursue the following options:

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

If we are still unable to resolve your complaint you may ask the Financial Ombudsman Service (FOS) to review your case.

c) Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.  
Telephone: 0845 080 1800.

## SUMMARY OF COVER

### A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excess
1. Cancellation / Loss of deposit	up to £3,000 (See notes 1 and 2)	£45/£20

### B. TRAVEL POLICY

Policy section	Maximum benefit	Excess
1. Departure delay	up to £60	Nil
Delay abandonment	up to £3,000	£45
Delayed arrival	up to £60	Nil
2. Piste Closure *	up to £150	Nil
3. Personal possessions (under 16's)	up to £1,000 (£500)	£45
Single article/valuable limits	up to £200	
School property	up to £500	£45
Delayed possessions	up to £100	Nil
Ski equipment	up to £500	£45
Single/set limit	up to £300	
Hired ski equipment limit	up to £500	£45
Ski hire equipment charges	up to £100	Nil
4. Personal money (under 16's)	up to £250 (£150)	£45
Cash limit (under 16's)	up to £200 (£100)	
Party leader student money	up to £1,000	£45
Party leader emergency funds	up to £500	£45
Loss of travel documents	up to £250	Nil
5. Emergency medical expenses	up to £5,000,000	£45
United Kingdom limit	up to £1,000	
Ski pack	up to £250	Nil
	(See note 1)	
6. Curtailment	up to £3,000 (See notes 1 and 2)	£45
7. Personal liability	up to £2,000,000	£45 **
8. Organisers liability+	up to £5,000,000	£45 **
9. Organisers expenses+	up to £100	Nil
10. Personal accident	up to £20,000 *** (See note 3)	Nil

\* valid only 1 December and 30 April

\*\* increased to £200 in respect of rented property damage only.

\*\*\* please see personal accident section for details of amount of payment.

+ applicable to the organiser of the pre-formed school, college, university or youth group.

### PRE-TRAVEL & 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 Medical Referral Helpline quoting **ACORN SKI** on **0845 1300 198** to see if cover is available. We will confirm any special terms **in writing**.

**Please note: If you are travelling as part of a school party group you need only phone our Referral Helpline with reference to the above if you are over 16 years and over travelling anywhere, or you are under 16 and in full time school education travelling outside Europe.**

You must also tell us if your health or medication **changes between buying this policy and travelling**.

**Note 2.** You must tell us if you have a **close relative** whose health may make it necessary for you to cancel or cut short your trip. Please telephone our Referral Helpline quoting **ACORN SKI** on **0845 1300 198** with details to see what cover is available.

### TRAVEL POLICY

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

## AGE LIMITS

This insurance will not cover :

- you if you are aged **85** years or over, or
- any trip in excess of **31** days if you are aged **65** to **74** years, or
- any trip in excess of **24** days if you are aged **75** to **84** years at the date of departure.

## GEOGRAPHICAL AREAS

Area 1 - Europe, 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.

## A. PRE-TRAVEL POLICY

### HOW YOUR POLICY WORKS

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

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

### WHEN YOUR COVER STARTS AND ENDS

The cover for cancellation starts from the date the trip booking was made after the policy was issued and ends when you leave home. No further trips are covered by this policy.

### 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.

- 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. Please read part A. Pre-existing health conditions 1, 2 and 3 shown below. You should also read part B. Material Facts below to see if applicable to you.

#### PLEASE NOTE FOR SCHOOL GROUPS

- If you are travelling as part of a school party group and are 16 years of age and over travelling anywhere or you are under 16 travelling outside Europe and in full time school education you **MUST** contact our Referral Helpline to declare your pre-existing health conditions. Please read part A. Pre-existing health conditions 1, 2 and 3 shown below. You should also read part B. Material Facts below to see if applicable to you.
- However, if you are under 16 in full time school education, travelling as part of a school party group within Europe you **DO NOT** need to make a declaration under part A. for cover to apply. Your pre-existing health conditions will automatically be covered. You should now read part B. Material Facts below to see if applicable to you.

**A. 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:

- 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
- 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 ACORN SKI on 0845 1300 198 (this will be charged as a local call from wherever you are calling in the United Kingdom) to see if cover is available. All calls will be treated in the strictest confidence.
- You must also tell us if:
  - you are waiting for tests or treatment of any description
  - your doctor alters your regular prescribed medication

**B. Material facts** – in all cases you **MUST** tell us about anything concerning the health of a close relative or business associate who is not insured on this policy but may make it necessary for you to cancel or cut short your trip should be advised to the Referral Helpline quoting ACORN SKI on 0845 1300 198 as soon as possible so we can advise you if we are able to insure the additional risk and any terms we may require.

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 anything which is a result of a pre-existing medical condition of a close relative or close business associate unless declared to us and accepted by us in writing.

## 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 ACORN SKI 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

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

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

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

**Hazardous activity** - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), including any form of ski racing, competition or training therefore, ski jumping, ski flying, ski acrobatics, stunting, bob sleighing or skeletoning, heliskiing (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, except where these form part of a published activity provided by the tour operator. 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.

**Insured-person/you/your** - means any person named on the booking confirmation invoice.

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

**Organiser** - the person on behalf of the group who is acting as party leader or other principal person of the whole group booking and is included in the tour operator booking, and without whom the trip would not be able to take place.

**Pre-existing health condition** – means any 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 or, for students under the age of 23 in full time education, your parents qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

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

**Trip** - means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom following your repatriation, both during the period of cover. Any subsequent holiday or journey that starts after you have returned home or to a hospital or nursing home (as described above) is not covered.

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

**We/our/us** - means Union Reiseversicherung AG.

### POLICY EXCESS

An excess is the amount you have to pay towards each claim. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. 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:

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

## 2. RECOGNISING OUR RIGHTS TO:

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

## SECTION A1 - CANCELLATION CHARGES

### For each insured-person this insurance will pay:

up to **£3,000**:

- for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your** *necessary* cancellation after **you** bought this insurance and before **your** trip starts through **your** inability to travel due to:
  - the death, injury or illness of:
    - you** or a friend with whom **you** are travelling .
    - a **close relative**.
    - a close **business associate** who lives in the **United Kingdom**.
    - a friend who lives abroad and with whom **you** were intending to temporarily stay,
  - you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in the **United Kingdom** for jury service or as a witness in a Court of Law.
  - you**, a friend or **close relative** who is travelling with **you** and included on **your** booking and shall include **your** parent(s) if **you** are travelling with a group and are in full time education being given notice of **redundancy**.
  - the requirements of H. M. Forces.
  - your**, a friend or **close relative** who is travelling with **you**, presence being required by the Police after **your** home, or the home in the **United Kingdom** of **your** friend or **close relative**, or usual place of business in the **United Kingdom**, having suffered from burglary, serious fire, storm or flood.
- for the proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that have been paid or agreed to be paid and that cannot be recovered from any other source by the whole group following the *necessary* cancellation of the whole group booking as agreed by Fogg Travel, after this insurance was bought and before the **trip** starts through the inability of the group to travel due to the death, injury or illness of the **organiser**.  
PROVIDED THAT such **organiser** cannot reasonably be replaced and that any such cancellation of the whole group booking is agreed by Fogg Travel prior to cancellation with the tour operator.

### For each insured-person this insurance will not cover :

- the first **£45** (reduced to **£20** on claims for deposits only) of any loss, charge or expense made on each claim under this section.
- any trip of more than **31** days duration where **you** are aged **65** and under **75** at the date of departure.
- any trip of more than **24** days duration where **you** are aged **75** and under **85** at the date of departure.
- you** if you are aged **85** 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, visa or ESTA.
  - 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** except where forming part of the published tour operator programme.
- 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, airport charges.

- 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, or of a **close relative** or **business associate** not travelling with **you** 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 **you** are under **16** years travelling as part of a school party in Europe) 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.
  - cancellation due to death, injury or illness of the **organiser** caused by any **pre-existing health condition** that has been diagnosed, been in existence or for which the **organiser** has received treatment from a hospital or specialist consultant during the last **2** years or for which the **organiser** is awaiting or receiving treatment or under investigation unless **we** have agreed cover *in writing* and any additional premium has been paid.
    - cancellation of the booking for the whole group that has not been notified to Fogg Travel and agreed by **us** prior to cancellation with the tour operator.
    - cancellation of the booking for the whole group where a replacement **organiser** is and/or can be provided.
    - cancellation of the booking for the whole group due to the disinclination to travel by the **organiser** and/or replacement **organiser**.
    - any claim that is not for a school, college, university or youth group.

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

- notify the travel agent/tour operator *immediately*, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice.
- obtain a claim form from Fogg Travel and get **your** registered doctor to complete the medical certificate attached to the claim form.
- send any receipts to Fogg Travel.
- notify Fogg Travel *immediately*, by telephone and in writing, that **you** need to cancel the whole group booking to obtain prior agreement.
- provide, together with the medical certificate attached to the claim form, written confirmation from the Head Teacher, Bursar of the group that no alternative **organiser** can be provided.

## B. TRAVEL POLICY

### HOW YOUR POLICY WORKS

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

*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 COVER STARTS AND ENDS

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

### EXTENSION OF PERIOD

- In the event of **your** death, injury or illness or that of anyone travelling with **you**, **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.
- In the event of delay to any vehicle, vessel or aircraft in which **you** are travelling as a ticket holder **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium up to **14** days for **you** to complete the **trip**.

### 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 **ACORN SKI** 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 Union countries 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](http://www.ehic.org) - 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 **B5**.

## 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**

**Our** appointed emergency medical assistance service is operated **24** hours a day and **365** days a year for **your** benefit. If **you** are admitted to a hospital or clinic as an in-patient **our** emergency medical assistance service must be notified as soon as it is practical to do so, and at the latest within **48** hours of **your** admission. In order to confirm that **you** are insured **your** treating doctor or physician should contact the emergency medical assistance service to advise **your** condition so that approval of treatment and payment of medical bills can be given. **Our** appointed emergency medical assistance service has experienced multi-lingual co-ordinators to take **your** calls and to allow them to deal with **your** case quickly, please make sure **you** have this insurance policy and all other relevant information with **you**. After consultation with **your** treating doctor or physician, they will decide the most suitable, practical and reasonable solution to **your** problem, based upon the medical criteria. If adequate treatment is not available locally, it may be decided that repatriation by regular airline service, air or road ambulance is the best option, but only provided **your** treating doctor and **our** chief medical officer confirm **your** fitness to travel.

**You** must contact the emergency medical assistance service within **24** hours if **your** medical bills are likely to exceed **£500**.

**You** should advise them that **you** are insured under the scheme **ACORN SKI** through URV and have the following information ready to advise:

- A contact telephone number
- Name and age of patient
- Location of hospital and doctor's telephone number
- The medical problem

## DEFINITION OF WORDS

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

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

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

**Emergency funds** - means bank and currency notes, cash and traveller's cheques held by a party leader only for use in case of emergency.

**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, heliskiing (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, except where these form part of a published activity provided by the tour operator. If **you** are taking part in any sport not listed above please contact **us** to ensure **you** are covered.

**Home** - means one of **your** normal places of residence in the **United Kingdom**.

**Home country** – means both the country **you** live in within the **United Kingdom** and **your** country of nationality.

**Insured-person/you/your** - means any person named on the booking confirmation invoice.

**International departure point** - means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from the **United Kingdom** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom**.

**Manual labour** – means work involving the lifting or carrying of heavy items in excess of **25** kg, work at a higher level than two storeys or any form of work underground.

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

**Organiser** - the person on behalf of the group who is acting as party leader or other principal person of the whole group booking and is included in the tour operator booking, and without whom the **trip** would not be able to continue to normal completion.

**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 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** and has not spent more than six months abroad in the year before buying this policy.

**Scheduled destination** – means the destination where **you** are booked to stay for more than **1** day.

**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.

**Student money** - means bank and currency notes, cash and traveller's cheques held by a party leader on behalf of a student.

**Travel documents** – means current passports, valid visas, travel tickets and European Health Insurance Card (EHIC) and form E112.

**Trip** - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your** **home**, or (ii) a hospital or nursing home in the **United Kingdom** following **your** repatriation, both during the period of cover. Any subsequent holiday or journey that starts after **you** have returned **home** or to a hospital or nursing home (as described above) is not covered.

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

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

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

**We/our/us** - means 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 delayed arrival (delay abandonment only)**, **B3 - Personal possessions**, **B4 - Personal money**, **B5 - Emergency medical expenses**, **B6 – Curtailment**, **B7 - Personal liability and B8 – Organisers Liability only**.

An excess is the amount **you** have to pay towards each claim. Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess under section **B5** and **B6** 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**.
- (b) taking all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
- (c) producing **your** booking confirmation invoice confirming **you** are insured before a claim is admitted.
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number 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 initialled by **us**.

**In respect of sections B5 - Emergency medical expenses and B6 - 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**.

**In respect of sections B3 - Personal possessions, and B4 - 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, B3, B4, B5, B6, B7** and **B8** for any event that is covered by another insurance policy.
- (i) settle all claims under the Law of the country that **you** live in within the **United Kingdom** unless **we** agree otherwise with **you**.
- (j) maintain **your** personal details in connection with an anti-fraud claims checking system.

**GENERAL EXCEPTIONS 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** except where forming part of the published tour operator programme
- (3) any **pre-existing health condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last **2** years or for which **you** are awaiting or receiving treatment or under investigation (unless **you** are under **16** years travelling as part of a school party in Europe) unless **we** have agreed cover in writing and any additional premium has been paid.
- (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) 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.
- (6) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (7) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (8) **your** abuse or prior abuse of solvents or alcohol.
- (9) 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.
- (10) any deliberate or criminal act by an **insured-person**.
- (11) **manual labour**.
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

**B. This insurance will not cover:**

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

- (5) any trip of more than **31** days duration where **you** are aged **65** and under **75** at the date of departure.
- (6) any trip of more than **24** days duration where **you** are aged **75** and under **85** at the date of departure.
- (7) **you** if you are aged **85** or over.

**SECTION B1 - DEPARTURE DELAY AND DELAYED ARRIVAL****For each insured-person this insurance will pay:**

1. **you** **£10** compensation if the departure of **your** international flight, international train or sailing is delayed for more than **12** hours. If the delay continues **we** will pay a further sum of **£10** for each complete period of **12** hours up to a maximum of **£60** 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. **you** **£10** compensation if **you** are delayed in arriving at **your** first **scheduled destination** on **your** outward journey from the **United Kingdom** or return **trip** to the **United Kingdom** from **your** last **scheduled destination** for more than **12** hours. If the delay in arrival continues **we** will pay a further sum of **£10** for each complete period of **12** hours of delay in arrival up to a maximum payment of **£60**

**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 the **United Kingdom**.
  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 **£45** of any claim made by **you**.
    - abandonment where the **trip** is of two days duration or less.
    - 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**.
  3. - any compensation unless **you** have obtained written confirmation from **your** airline, railway company, shipping line or their handling agents or coach operator that shows the reason for the delay, the scheduled arrival time and the actual arrival time of **your flight**, international train, sailing or coach.
    - any compensation where the airline, railway company or shipping line or their handling agents or coach operator provide alternative transport that arrives within **12** hours of the booked arrival time.
    - any delay in arriving at a scheduled intermediate overnight stay.

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

**SECTION B2 - PISTE CLOSURE****For each insured-person this insurance will pay:**

- (a) up to **£15** 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 **£150** in total.
- any compensation if **your trip** is to Bulgaria
- 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 within **14** days of travel.
- any claim before **1** December and after **30** 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 B3 - PERSONAL POSSESSIONS****For each insured-person this insurance will pay:**

- (a) up to a total of **£1,000** (**£500** if **you** are under **16** years of age) 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) up to a total of **£500** for school property (single article limit, pair or set of articles) taken on the **trip** for which authorised party leaders are responsible and such property is not insured elsewhere.

## SECTION B4 - PERSONAL MONEY

### For each insured-person this insurance will pay:

- (c) you £50 to cover the purchase of *essential* items if your personal possessions are misplaced, lost or stolen on your outward journey from the United Kingdom for over 12 hours from the time you arrived at your trip destination. If your personal possessions are not returned to you after 36 hours we will pay a further sum of £50. 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.
- (d) up to a total of £500 for your own ski equipment or hired ski equipment for 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, as shown under For each insured-person this insurance will not cover
- or (ii) the market value of the item, allowing for age, wear and tear as shown under For each insured-person this insurance will not cover, to cover items that are stolen, permanently lost or destroyed whilst on your trip.
- (e) up to £100 if your own ski equipment is misplaced, lost or stolen on your outward journey from the United Kingdom to cover the cost of temporarily hiring ski equipment. You must keep all receipts and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

### For each insured-person this insurance will not cover:

- any claim for loss or theft where you have not notified the police, your carrier or tour operator's representative and obtained a written report.
  - any claim where you are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of £50.
  - loss of, or damage to, property that does not belong to you or any member of your family.
  - any claim that is the result of a domestic dispute.
  - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
  - 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 £200 for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than £200 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.
- (a), (b) & (d) the first £45 of each and every incident giving rise to a claim.

### (a), (b) & (c) 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 or
  - left on a locked coach out of view where entry was gained by violent and forcible means.

### (c) & (e) more than £100 in total.

- (d) - more than £300 for any single item, pair or set.
- loss of ski equipment from an unattended vehicle.
  - 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.

### (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.

### 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.

- (a) up to £250 (£150 if you are under 16 years of age) for the loss or theft of your personal money during your trip.
- (b) up to £1,000 for the loss or theft of student money carried by authorised party leaders during the trip.
- (c) up to £500 in total for the loss or theft of emergency funds held by the organiser or other authorised party leader during the trip.
- (d) up to £250 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, student money, emergency funds or 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, student money, emergency funds or travel documents 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), (b) & (c) the first £45 of each and every incident giving rise to a claim.
- (a) more than £200 (£100 if you are under 16 years of age) in total in cash or currency whether solely or jointly owned.
- (d) - 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 or visa.
  - any expenses for food or drink.
  - any costs incurred before departure or after you return home.

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

- for all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.
- for lost or stolen travel documents you will also need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.
- for loss of money we will require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

## SECTION B5 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

### Please note :

- 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 least within 48 hours.
  - If your medical bills are likely to exceed £500 you must contact the emergency medical assistance service within 24 hours.
- Please see the 'if you need emergency medical assistance abroad' section of this insurance certificate for details.

### 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) charges following your death outside your home country for your burial or cremation in the locality where your death occurs up to a maximum cost of £1,500, plus the cost of returning your ashes home or the return of your body to your home.
- (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.

### 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 except where forming part of the published tour operator programme
- (a) & (b) the first £45 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 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.
- 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.

**(a) (ii), (iii)** more than **£1,000** in total for **trips** in respect of **Area 1**.

**(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 the **United Kingdom**.
- 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.
- 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** 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.

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

**PLEASE NOTE:**

If travelling within Europe you should carry a valid European Health Insurance Card (EHIC), and use this at state registered doctors and state hospitals to save costs.

**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.
- 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 B6 - CURTAILMENT CHARGES  
(CUTTING SHORT YOUR TRIP)**

**For each insured-person this insurance will pay:**

up to **£3,000**:

1. for **you** 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:

(a) 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 the **United Kingdom**.
  - 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 the **United Kingdom** 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 the **United Kingdom** of **your** friend or **close relative**, or usual place of business in the **United Kingdom**, having suffered from burglary, serious fire, storm or flood.

(b) the **trip** being interrupted because **you** have been confined to hospital for the rest of **your trip** because of injury or illness.

2. the proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that have been paid or agreed to be paid and that cannot be recovered from any other source by the whole group following the necessary curtailment of the **trip** for the whole group as agreed by Fogg Travel, due to the death, injury or illness of the **organiser**.

PROVIDED THAT such **organiser** cannot reasonably be replaced and that any such curtailment of the **trip** for whole group booking is agreed by Fogg Travel prior to curtailment.

**For each insured-person this insurance will not cover :**

- the first **£45** 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 or ESTA.
- 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).
- death or illness of any pets or animals.
- terrorism, riot, civil commotion, strike or lock-out.

- any event that is due to **you** participating in a **hazardous activity** except where forming part of the published tour operator programme

- 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 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.

2. - curtailment due to death, injury or illness of the **organiser** caused by any **pre-existing health condition** that has been diagnosed, been in existence or for which the **organiser** has received treatment from a hospital or specialist consultant during the last **2** years or for which the **organiser** is awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.

- curtailment of the of the booking for the whole group that has not been notified to Fogg Travel and agreed by **us** prior to curtailment.

- curtailment of the booking for the whole group where a replacement **organiser** is and/or can be provided.

- curtailment of the booking for the whole group due to the disinclination to travel by the **organiser** and/or replacement **organiser**.

- any claim that is not for a school, college, university or youth group.

**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.
- notify Fogg Travel immediately, by telephone and in writing, that **you** need to curtail the whole group booking to obtain prior agreement.
- provide, together with the medical certificate attached to the claim form, written confirmation from the Head Teacher, Bursar of the group that no alternative **organiser** can be provided.

**SECTION B7 - 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.
- any claim for an incident already notified under section **B8**.
- (a) & (b)** the first **£45** in respect of each and every event that causes a claim.
- (c)** the first **£200** 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 B8 - ORGANISERS LIABILITY**

**For each insured-person this insurance will pay:**

*(This section is only applicable to the organiser of the pre-formed school, college, university or youth group).*

up to **£5,000,000**, plus costs agreed between **us** in writing, for

1. any event occurring during the period of this insurance where the **organiser** is legally liable to pay that relate to an incident caused by the **organiser** and that results in :
  - (a)** injury, illness or disease of any person.
  - (b)** loss of or damage to property that does not belong to the **organiser** and is not in the **organiser's** charge or control.
2. any liability described in 1. above falling on the Local Education Authority or, in the case of an independent school, the governing body in place of the **organiser**.

**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 to the **organiser** under any other insurance.
  - that is for punitive or exemplary damages
  - that is caused by any deliberate act or omission of the **organiser**.
  - that is caused by the **organiser's** employment, profession or business other than as part of **your** school duties.
  - that is caused by pollution in North America.
  - that is caused by the **organiser's** ownership, care, custody or control of any animal
  - that falls on the **organiser** by agreement and would not have done if such agreement did not exist any liability for injury, illness or disease suffered by the **organiser**.
- compensation or any other costs caused by accidents involving the **organiser's** ownership, possession or control of any:
  - land or building or their use either by or on behalf of the **organiser** other than temporary **trip** accommodation.
  - mechanically propelled vehicles and any trailers attached to them.
  - aircraft, motorised waterborne craft or sailing vessel.
  - firearms or incendiary devices.
- any claim for an incident already notified under section **B7**.
- 1. **(a) & 2.** the first **£45** in respect of each and every event that causes a claim.
- 1 **(b)** the first **£200** 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 - ORGANISER'S EXPENSES**

**For each insured-person this insurance will pay:**

*(This section is only applicable to the organiser of the pre-formed school, college, university or youth group).*

up to **£100** to the **organiser** for reasonable expenses necessarily incurred owing to the unavoidable extension to, abandonment of or change to the planned itinerary of the **trip** by reason of strike, riot, civil commotion, or mechanical breakdown or adverse weather conditions occurring after the **trip** has commenced.

**For each insured-person this insurance will not cover:**

- any change to the itinerary by reason of strike, riot, civil commotion or adverse weather conditions existing or notified by declaration of intent at or prior to the date this policy is purchased.

**SECTION B10 - 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**:

Item	Description	Amount of payment	
		Age 0 to 15 years	Age 16 to 76 years
Item 1	Death	£3,500	£20,000
Item 2 a	Total loss of sight in one or both eyes	£20,000	£20,000
Item 2 b	Loss of Limb: -		
	whole arm or whole hand	£9,000	£9,000
	thumb	£3,000	£3,000
	index finger	£2,250	£2,250
Item 2 c	any other finger	£900	£900
	Loss of Limb: -		
	whole leg or whole foot	£7,500	£7,500
Item 2 d	big toe	£750	£750
	any other toe	£450	£450
	Loss of hearing: -		
Item 2 e	in both ears	£6,000	£6,000
	in one ear	£1,500	£1,500
Item 3	Permanent Total Disablement after 104 weeks except when compensation is paid under Item 2	£20,000	£20,000

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** except where forming part of the published tour operator programme.
  - more than one of the benefits that is a result of the same injury.
- more than **£3,500** death payment when **your** age is under sixteen (**16**) years
- more than **£1,000** death payment when **your** age is seventy-six (**76**) years or over at the time of the incident.
- any payment when **your** age is seventy-six (**76**) 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.

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