



# HOLIDAY INSURANCE

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

Arranged by:

**Fogg Travel Insurance Services Ltd**

Crow Hill Drive, Mansfield, Notts. NG19 7AE

Tel: 01623 631331 Fax: 01623 420450

Underwritten by:

**Union Reiseversicherung AG**

**Master Policy No.  
ITZFO40077-06 A & B**

**Valid only for departures between  
1<sup>st</sup> January 2018 to 31<sup>st</sup> December 2018**

## POLICY INFORMATION

Your insurance is covered under master policy number **ITZFO40077-06 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 invoice. This insurance wording is a copy of the master policy and is subject to the terms, conditions and exclusions of the master policy.

This insurance is sold on the understanding that **you** are travelling with the intention to return to **your home country** within **your trip** dates.

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

If **your** health changes after **you** have bought the policy **you** must call **our** 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**.

**We** are unable to provide any cover for a claim arising from a recognised complication of a known **pre-existing health condition** of a **close relative** or a **close business associate**.

## 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

The geographical limit of this policy is the Isles of Scilly, **United Kingdom**.

## 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 obtain the relevant claim form online or by email to [claims@foggtravelinsurance.com](mailto:claims@foggtravelinsurance.com) or alternatively if **you** do not have internet access **you** can contact:

**Fogg Travel Insurance Services Limited**

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

in all circumstances **you** should quote **ISLES OF SCILLY**, advising the section under which **you** wish to claim. Normally, if **you** contacted the emergency assistance service during **your trip** a claim form will have already been sent to **your home**.

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

## SUMMARY OF POLICY COVER

### A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Cancellation	up to £3,000	£50
Loss of deposit	up to £3,000 (See note 1)	£15

### B. TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Departure delay	up to £300	Nil
Delay abandonment	up to £3,000	£50
2. Personal possessions	up to £1,250	£50
Single article/valuable limits	up to £250	
Delayed possessions	up to £150	Nil
3. Personal money	up to £500	£50
Cash limit	up to £250	
Loss of travel documents	up to £200	£50
4. Emergency medical expenses	up to £50,000	£50
Hospital benefit	up to £300 @ £10 per day (See note 2)	Nil
5. Curtailment	up to £3,000 (See note 2)	£50
6. Personal liability	up to £1,000,000	£50*
7. Personal accident	up to £15,000** (See note 3)	Nil
8. Legal advice and expenses	up to £10,000	£100

\* increased to £100 in respect of rented property damage only.

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

### PRE-TRAVEL POLICY

**Note 1.** Your policy does not provide cover for re-occurring or **pre-existing health conditions**. If **you** have ever had a heart or circulatory related problem, a stroke, cancer, any breathing problems, diabetes, any psychological conditions, or any other health condition which has been treated in hospital or has been referred to a specialist in the last **2** years **you** should phone **our** Referral Helpline quoting **ISLES OF SCILLY** on **01623 635958** to see if cover is available. **We** will confirm any special terms in writing.

### PRE-TRAVEL & TRAVEL POLICY

**Note 2.** Your policy does not provide cover for re-occurring or **pre-existing health conditions**.

**You** must also tell **us** if **your** health or medication **changes between buying this policy and travelling** and if **you** have **ever** had a heart or circulatory related problem, a stroke, cancer, any breathing problems, diabetes, **or** any other health condition which has been treated in hospital or has been referred to a specialist in the last **2** years **you** should phone **our** Referral Helpline quoting **ISLES OF SCILLY** on **01623 635958** to see if cover is available. **We** will confirm any special terms in writing.

**Note 3.** Cover for accidental death is reduced to **£3,500** if **you** are under **18** years of age.

## OUR PLEDGE TO YOU

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

## YOUR RIGHT TO COMPLAIN

**We** sincerely hope **you** will not need to complain about **your** insurance policy or claims settlement.

1. If **your** complaint is regarding the selling of **your** policy please forward details of **your** complaint in the first instance as follows: Managing Director, Fogg Travel Insurance Services Ltd, Crow Hill Drive, Mansfield, Notts, NG19 7AE Telephone: 01623 631331 Email: [complaints@foggtravelinsurance.com](mailto:complaints@foggtravelinsurance.com)
2. Or if, **your** complaint is about the outcome of **your** claim or assistance provided please forward details of **your** complaint in the first instance as follows: Write to the Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY, telephone 020 3829 6604 who will review the claims office decision.
3. If **you** are still not satisfied with the outcome **you** may ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR, telephone advice line is 0800 023 4567.

## SPORTS AND ACTIVITIES COVER

Unlike other policies we cover many **hazardous activities** as standard with no additional premium required. If the sport or activity **you** are participating in is not listed below please contact Fogg Travel (contact details can be found below or under the **hazardous activity** definition) to ensure **you** are covered.

The following is a list of sports and activities covered during the period of insurance with no additional premium on a non-professional and non-competitive basis (unless otherwise stated):

Abseiling, Aerobics, Amateur Athletic Field/track Events, Angling, Animal Sanctuary/Refuge Work, Archery, Athletics,  
Badminton, Bamboo Rafting, Banana Boating, Bar Work (excluding Personal Liability), Baseball, Basketball, Beach Games, Biathlon, Billiards, Bird Watching, Body/Boogie Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging, Bungee Jumping,  
Camel Riding/Trekking, Camping, Canoeing (up to grade 3 rivers only), Caravanning (excluding Personal Liability), Catamaran Sailing (In-shore) (excluding Personal Liability), Chess, Clay Pigeon Shooting, Climbing (climbing wall, with use of ropes or guides), Cricket, Croquet, Curling, Cycle Touring, Cycling,  
Dancing, Darts, Deep Sea Fishing, Diving,  
Elephant Riding/Trekking,  
Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as passenger (private/small aircraft), Flying (excluding crew/pilot), Football (amateur), Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking (excluding Personal Liability),  
Glass Bottom Boats, Gliding (learning, non competition), Golf, Gorilla Trekking, Gymnastics,  
Highland games, Hiking up to 2,000m, Hill Walking up to 2,000m, Historical Research, Horse Riding (no eventing), Hot Air Ballooning (passenger only),  
Indoor Skating,  
Jet Boating (excluding Personal Liability), Jet Skiing (excluding Personal Liability), Jet Skiing (excluding Personal Liability), Jogging,  
Kayaking (up to grade 2 rivers only), Keepfit, Kiting, Korfball,  
Low Ropes,  
Manual Labour involving the lifting or carrying of heavy items of no more than 25 kg, work at no more than 2 storeys high (excluding any form of work underground) (excluding Personal Liability), Marathons, Model Flying, Motorcycling with appropriate UK licence (excluding Personal Liability), Motor homing (excluding Personal Liability), Mountain Biking (mountain paths/trails and roads),  
Netball,  
Orienteering,  
Petanque, Pigeon racing, Pony Trekking, Pool, Power lifting,  
Quoits,  
Rackets, Rafting, Rambling up to 2,000m, Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work (excluding Personal Liability), Rifle Range, Ringos, River Walking, Rock Scrambling (under 4,000m), Rounders, Rowing, Running,  
Safari (UK Organised), Safari Trekking, Sail Boarding, Sailing, Sailing/Yachting inshore (recreational) (excluding Personal Liability), Scuba Diving to 30m (PADI or BSAC qualified or diving with and under the direction a qualified instructor. No solo diving. **You** will not be covered under this policy if **you** travel by air within 24 hours of participating in scuba diving), Sea Fishing, Shinty, Shooting, Shooting (target range-not hunting), Small Bore Target Shooting, Snooker, Snorkelling, Softball, Sprint/Long Distance, Squash (amateur), Surfing (amateur), Swim Trekking, Swimming, Swimming with Dolphins, Sydney Harbour Bridge,  
Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking up to 2,000m, Triathlon, Tubing, Tug of War,  
Volleyball,  
Walking up to 2,000m, Water Skiing (amateur), Weight Lifting, Whale Watching, White Water Rafting (grade 1 to 3), Windsurfing, Working (excluding Personal Liability) (excluding **manual labour**),  
Yachting (inland and coastal waters) (excluding Personal Liability), Yoga.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing (other than on foot), timed events, professional / semi-professional / paid / sponsored racing, display events, photo shoots, etc.) will not be covered under this policy. If **you** are unsure please do not hesitate to contact Fogg Travel, telephone 01623 631331 (retail option) or email to queries@foggtravelinsurance.com (Mon to Fri 9am to 5pm) quoting **ISLES OF SCILLY** and **we** can discuss **your** individual requirements.

**Where necessary you must ensure that the covered sport or activity is adequately supervised and appropriate safety equipment and/or clothing is worn at all times.**

## A. YOUR PRE-TRAVEL POLICY

### HOW YOUR PRE-TRAVEL 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.

**We** are unable to provide any cover for a claim arising from a recognised complication of a known **pre-existing health condition** of a **close relative** or a **close business associate**.

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

**You** are required to disclose any relevant information otherwise **your** policy will not cover **you** and it may invalidate it altogether.

If **you** are a person buying insurance wholly or mainly for personal purposes unrelated to **your** employment, you have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If **you** do not do so, **your** Insurer may be able to void **your** policy from inception. An example of this could be the medical history of a **close relative** or other person travelling with **you**, or **you** are visiting or staying with that may cause **you** to cancel or cut short **your** trip. If **you** are unsure whether or not information is relevant please do not hesitate to call **us** on **01623 635958**.

### WHEN YOUR PRE-TRAVEL 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 PRE-EXISTING HEALTH CONDITIONS

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

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

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

If **you** have answered '**Yes**' to any of the above questions **we** may be able to offer some cover and may be able to cover **your** health condition, although an increased premium may be required. To enable **us** to consider **your** health condition please contact **our** Referral Helpline quoting **ISLES OF SCILLY** on **01623 635958** to see if cover is available. All calls will be treated in the strictest confidence.

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

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

If when **you** buy this policy **you** are aware of anyone or anything that could increase the risk or result in a claim **you** must tell **us**. If **you** do not tell **us**, **your** policy may not cover **you**, and might be invalidated altogether. **We** reserve the right to charge an increased premium, decline, withdraw cover or increase the policy excess as well as cancel or restrict cover for any person.

Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to Fogg either by credit card or cheque, made payable to URV, 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 **pre-existing health condition** will be sent out to **your** address after **your** call. Any additional **pre-existing health condition** 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 cover for any claim arising from a recognised complication of a known **pre-existing health condition** of a **close relative** or a **close business associate**.

## NEW MEDICAL CONDITION OR 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 **ISLES OF SCILLY** on **01623 635958** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to charge an additional premium, increase the excess, exclude the condition or withdraw cover if the condition declared makes this necessary.

## DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

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

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

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

**Close relative** - means spouse or partner living at the same address, parents, step-parent, grandparents, parents-in-law, brother, sister, child, step-child, grandchild, foster-child, fiancé(e), aunt, uncle.

**Hazardous activity** – means any activity that requires skill and involves increased risk of injury **except** where the **hazardous activity** is listed under the sports and activities cover section on page 2 of this policy and are covered for free under this insurance. If **you** are taking part in any sport or activity not listed please contact Fogg Travel, telephone **01623 631331** (retail option) or email to [queries@foggtravelinsurance.com](mailto:queries@foggtravelinsurance.com) (Mon to Fri 9am to 5pm) quoting **ISLES OF SCILLY**, to ensure **you** are covered. An additional premium may apply for those activities which are not free but for which cover is available.

**Home** - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands** including British Forces Posted Overseas (BFPO).

**Home country** – means both the country **you** live in within the **United Kingdom** or the **Channel Islands** including British Forces Posted Overseas (BFPO).

**Insured-person/you/your** - means any person named in the booking invoice and provided that the appropriate insurance premium has been paid.

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

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

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

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

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

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

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

## POLICY EXCESS APPLICABLE TO YOUR PRE-TRAVEL POLICY

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable by **each insured-person**, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing health conditions** confirmed in writing by **our** Referral Helpline. 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** or the **Channel Islands**.
- taking all possible care to safeguard against accident, injury, loss or damage *as if **you** had no insurance cover*.
- producing **your** booking 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 stability of **your** condition.
- 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 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 relevant information 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 (iv) pre-paid excursions booked in **your home country** prior to the start of **your** trip 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 **your home country**.
  - 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 **your home country** for jury service or as a witness in a Court of Law.
- you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
- the requirements of H. M. Forces.
- your**, a friend or **close relative** who is travelling with **you**, presence being required by the Police after **your home**, or the home in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

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

- the first **£50** (reduced to **£15** 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/Avios vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- cruises (where a pleasure ship voyage is more than 72 hours in duration sailing on seas or oceans and may include stops at various ports).
- 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.
  - your** carrier's refusal to allow **you** to travel for whatever reason.
  - 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.

## HOW YOUR TRAVEL POLICY WORKS

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

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

**We** are unable to provide any cover for a claim arising from a recognised complication of a known **pre-existing health condition** of a **close relative** or a **close business associate**.

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

## WHEN YOUR TRAVEL COVER STARTS AND ENDS

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

## EXTENSION OF PERIOD

- 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**.

## NEW MEDICAL CONDITION OR 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 **ISLES OF SCILLY** on **01623 635958** 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.

## IF YOU NEED EMERGENCY ASSISTANCE DURING YOUR TRIP:

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

**FOGG ASSIST**  
on +44 (0)20 7118 1444

## IN CASE OF SERIOUS EMERGENCY

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

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

## WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU

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

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

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

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

- 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 shown to be covered under the sports and activities cover section or where an additional premium has been paid and the policy endorsed.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges or booking fees.
- cancellation for any claim arising from a recognised complication of a known **pre-existing health condition** of a **close relative** or **close business associate**.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- cancellation of **your trip** due to a health condition of a person travelling with **you**, and included on **your** booking, where the risk attached to that health condition has not been accepted by **us** in writing.
- any **pre-existing health condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last **2** years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- any claim arising from any relevant information known by **you** at the time of buying this policy or which occurs between booking and travel, including any new medical condition or change in medical condition or ongoing medication, unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any claim for damage for loss, or deterioration of, or damage to property.
- any loss unless it is specified in the policy
- (iv) any event that is the result of leave being cancelled because of war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.

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

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

## WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers **you** to come **home** early because **you** are ill or injured **only** if medical treatment is not available locally. If **you** are thinking of cutting short **your trip** because **you** are not well then **you** must contact **FOGG ASSIST** on **+44 (0)20 7118 1444** for advice and agreement before making any arrangements. If **you** need to come **home** for any other reason, such as the illness of a **close relative** in **your home country** then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured.

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

## DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICY

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

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

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

**Close relative** - means spouse or partner living at the same address, parents, step-parents, grandparents, parents-in-law, brother, sister, child, step-child, grandchild, foster-child, fiancé(e), aunt, uncle.

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

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

**Flight** - means a service using the same airline or airline **flight** number.

**Hazardous activity** - means any activity that requires skill and involves increased risk of injury **except** where the **hazardous activity** is listed under the sports and activities cover section on page **2** of this policy and are covered for free under this insurance. If **you** are taking part in any sport or activity not listed please contact Fogg Travel, telephone **01623 631331** (retail option) or email to [queries@foggttravelinsurance.com](mailto:queries@foggttravelinsurance.com) (Mon to Fri 9am to 5pm) quoting **ISLES OF SCILLY**, to ensure **you** are covered. An additional premium may apply for those activities which are not free but for which cover is available.

**Home** - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands** including British Forces Posted Overseas (BFPO).

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

**Insured-person/you/your** - means any person named in the booking invoice and provided that the appropriate insurance premium has been paid.

**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.

**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, passports, all of which are for **your** private use.

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

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

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

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

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

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

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

**United Kingdom** - means England, Wales, Scotland, Northern Ireland 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, ipads, Kindles, e-book readers, Tablets, computer equipment/accessories, hard drives, flash drives, computer games machines, drones, binoculars, telescopes, antiques, jewellery, watches, smart watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

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

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

## POLICY EXCESSES APPLICABLE TO YOUR TRAVEL POLICY

**Applicable to sections - B1 - Departure delay and missed departure (delay abandonment only), B2 - Personal possessions, B3 - Personal money, B4 - Emergency medical expenses, B5 - Curtailment, B6 - Personal liability and B8 - Legal advices and expenses only.**

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

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by **each insured-person**, for each incident giving rise to a separate claim. The policy excess under section **B4** and **B5** may be increased to include **pre-existing health conditions** confirmed in writing by **our** Referral Helpline. 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

- being a **resident** of the **United Kingdom** or the **Channel Islands**.
- taking all possible care to safeguard against accident, injury, loss or damage as **if you had no insurance cover**.
- producing **your** booking 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.
- passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and Private Medical Insurance).
- not admitting liability for any event or offering to make any payment without **our** prior written consent.
- accepting that **your** policy cannot be extended once it has expired.
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.

#### In respect of sections B4 - Emergency medical expenses and B5 - Curtailment only.

- checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the stability of **your** condition.
- 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 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 relevant information as soon as possible after the policy is issued.
- obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

#### In respect of sections B2 - Personal possessions and B3 - Personal money only.

- providing full details of any House Contents and All Risks insurance policies **you** may have.
- retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- complying with the carrier's conditions of carriage.
- not abandoning any property to **us** or Fogg Travel.

### 2. RECOGNISING OUR RIGHTS TO:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- give **7** days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- cancel all benefits provided by **your** policy without refund of premium when a payment has been made for cancellation 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, B2, B3, B4, B5, B6** and **B7** for any event that is covered by another insurance policy.
- (i) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (j) maintain **your** personal details in connection with an anti-fraud claims checking system.

### GENERAL EXCEPTIONS APPLICABLE TO YOUR TRAVEL POLICY

#### A. This insurance will not pay for:

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

- (1) war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (2) participation in a **hazardous activity** except where shown to be covered under the sports and activities cover section or where an additional premium has been paid and the policy endorsed.
- (3) any **pre-existing health condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last **2** years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- (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 attached to that health condition has not been accepted by **us** in writing.
- (6) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by government officials.
- (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 any relevant information known by **you** at the time of buying this policy or which occurs between booking and travel, including any new medical condition or change in medical condition or ongoing medication, 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) participation in any **winter sports** activities.

#### 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** carrier's refusal to allow **you** to travel for whatever reason.
- (4) cruises (where a pleasure ship voyage is more than **72** hours in duration sailing on seas or oceans and may include stops at various ports).
- (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

**For cover to apply under this section where your trip includes travel by air the appropriate level of premium for your trip must be paid and shown on your confirmation invoice.**

**Please note: If your trip combines both a flight and sailing, the appropriate flight premium is applicable.**

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

**Applicable only where your trip involves travel by air and/or sea crossing and the flight premium has been paid as shown on your confirmation invoice:**

- 1. **you** **£150** compensation if the departure from the **United Kingdom** or **Channel Islands** of **your** flight and/or sailing is delayed for more than **12** hours. If the delay continues **we** will pay a further sum of **£150** for each complete period of **12** hours up to a maximum of **£300** or
- 2. if after **12** hours delay **you** wish to abandon the **trip**, up to the amount shown under the cancellation section for the cancellation of **your** trip or

**Applicable where your trip involves a sea crossing only and/or the sailing premium has been paid as shown on your confirmation invoice:**

- 3. **you** **£150** compensation if the departure from the **United Kingdom** or **Channel Islands** of **your** sailing is delayed for more than **12** hours. If the delay continues **we** will pay a further sum of **£150** for each complete period of **12** hours up to a maximum of **£300** or
- 4. if after **12** hours delay **you** wish to abandon the **trip**, up to the amount shown under the cancellation section for the cancellation of **your** trip or

**You** will need to obtain independent confirmation of the circumstances.

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

- any claim under **1.** or **2.** above where any part of **your** scheduled **trip** includes travel by air unless the appropriate **flight** premium for **your** trip has been paid as shown on **your** confirmation of booking invoice.
- 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.
  - 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 unless **you** have obtained written confirmation from **your** airline, 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 or sailing.
  - any compensation where the airline 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.
  - any delay that is due to a strike or industrial action that had started or that had been announced before buying this insurance.
2. - the first **£50** of any claim made by **you**.
- abandonment where the **trip** is of **2** days duration or less.

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

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

### SECTION B2 - PERSONAL POSSESSIONS

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

- (a) up to a total of **£1,250** for **your** personal possessions to cover:
  - either (i) the cost of repair of items that are partially damaged whilst on **your** trip, up to the market value of the item, allowing for age, wear and tear,
  - or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your** trip.
- (b) **you** up to **£75** to cover the purchase of **essential items** if **your** personal possessions are delayed due to being misplaced, lost or stolen on **your** outward journey from **your** home country for over **12** hours from the time **you** arrived at **your** trip destination. If **your** personal possessions are not returned to **you** after **24** hours **we** will pay a further sum of up to **£75**. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

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

- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
- loss or theft 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.
- any items more specifically insured elsewhere.
- sports equipment including drones (unmanned aerial vehicles) whilst in use.
- 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.
  - car keys
  - duty free items such as tobacco products, alcohol and perfumes.
  - perishable goods, bottles, cartons and any damage caused by them or their contents.
  - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
  - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
  - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked personal holiday or **trip** accommodation.
  - contact or corneal lenses or artificial limbs.
  - money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.
  - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- (a) the first **£50** of each and every incident giving rise to a claim.
  - more than **£250** for any one article, **pair** or **set** of any kind, whether they are solely or jointly owned.
  - more than **£250** in total for **valuables** whether solely or jointly owned.
  - more than **£100** in respect of sunglasses.
  - more than **£100** for items lost or stolen from a beach or lido.
- (b) - more than **£150** in total.
  - shoes, boots, trainers and the like.

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

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

**SECTION B3 - PERSONAL MONEY**

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

- (a) up to **£500** for the loss or theft of **your personal money** during **your trip**.  
(b) up to **£200** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

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

- 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** or **travel documents** that is not :
    - on **your** person.
    - held in a safe or safety deposit box where one is available
    - left out of sight in **your locked** personal **trip** accommodation.
  - loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission
  - loss or theft of travellers' cheques where the bank provides a replacement service.
  - any financial loss suffered as a result of **your** debit/credit card being lost or stolen.
  - more than the unused portion of **your** passport.
- (a) & (b) the first **£50** of each and every incident giving rise to a claim.  
(a) more than **£250** in total in cash or currency, whether solely or jointly owned.  
(b)- any costs which are due to any errors or omissions on **your travel documents**.
  - the cost of replacement **travel documents**.
  - **your** failure to obtain the required passport, visa or ESTA.
  - any expenses for food or drink.
  - any costs incurred before departure or after **you** return home.

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

- for lost or stolen **travel documents** **you** will also need to get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.
- for loss of money **we** will require (a) confirmation from **your home country** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

**SECTION B4 - EMERGENCY REPATRIATION AND ASSOCIATED EXPENSES**

**Please note :**

- If **you** are admitted to a hospital or **you** may have to come home early or extend **your** journey because of illness or accident **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** 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:  
up to **£50,000** for reasonable:

- (a) (i) additional accommodation costs of a similar standard to the accommodation which was enjoyed for the duration of the **trip** if available if it is necessary for **you** to stay beyond the intended return date and travel expenses which **you** may have to pay to get **you** back to **your home** if **you** cannot use **your** return ticket. The costs include any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** or to travel with **you**.
- (ii) additional transport expenses incurred to get **you** home 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**.
- IMPORTANT**
- (a) **We** will not provide cover under this insurance unless immediate notice is given to **FOGG ASSIST** before any arrangements are made for repatriation.
- (b) In the event of **your** injury or illness, **we** reserve the right to:
  - (i) move **you** from one hospital to another; and
  - (ii) arrange for **your** repatriation to **your home**at any time during the journey or **trip** in order to minimise the loss. **We** will do this if in the opinion of the doctor in attendance and **our** medical advisers, **you** can safely be moved and/or can safely travel **home** to continue treatment.
- (iii) costs of transporting **your** body to **your home**.

- (b) **£10** for each full day that **you** are in hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under (i) above.

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

- any expenses or fees for **your** return **home** which have not been notified and agreed by **us** or the emergency assistance service.
  - any event caused by **your** failure to get a medical certificate from the treating doctor that states the medical necessity to return **home** due to **your** injury or illness.
  - any payment where **you** have not suffered any financial loss.
  - any services (unless agreed) received by **you** within **your home country**.
  - any out-patient and / or in-patient medical, surgical treatment and associated costs.
  - the cost of any medication.
  - 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.
  - the cost associated with the diversion of an aircraft due to **your** death injury or illness
  - 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 motorised vehicle for which **you** do not hold a full licence or appropriate qualifications to operate in **your home country**.
    - **you** riding on a motorcycle without wearing a crash helmet.
    - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
    - **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when for the treatment of drug addiction).
    - **your** abuse, or prior abuse, of solvents or alcohol.
    - **your** participation in a **hazardous activity** except where shown to be covered under the sports and activities cover section or where an additional premium has been paid and the policy endorsed.
  - repatriation due to any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home**.
  - any services received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.
  - repairs to or for the provision of dentures.
  - the provision of crowns or veneers.
  - any dental work involving the use of precious metals.
  - any extra costs for single or private accommodation in a hospital or nursing home.
- (a) the first **£50** of each and every incident giving rise to a claim.  
(a) (iii) **your** burial or cremation in **your home country**.  
(b) more than **£300** in total for hospital in-patient benefit.

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY CONTACT:  
FOGG ASSIST ON +44 (0)20 7118 1444**

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

- any expenses or fees to get **you home** must be notified to and authorised by **us**. **You** must keep all receipts accounts and medical certificates.
- obtain written medical confirmation from the treating doctor of the medical necessity to be repatriated or that **you** are unable to return on **your** scheduled return date.
- for additional costs for accommodation and travel expenses **you** incur under point a) i) and ii) above, **you** must keep all receipts accounts.

**SECTION B5 - CURTAILMENT CHARGES (CUTTING SHORT YOUR TRIP)**

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

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

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

**PLEASE NOTE:** This insurance does not cover **you** to resume **your trip** once **you curtail**. There is no further cover once **you** have returned to **your home country**.

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

- the first **£50** 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/Avios 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**.
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.

- the **curtailment of your trip** by the tour operator.
- the failure of **your** travel agent or tour operator.
- the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
- financial circumstances.
- **your** disinclination to travel.
- **your** loss of enjoyment of the **trip** however caused.
- **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
- **curtailment** for any claim arising from a recognised complication of a known **pre-existing health condition** of a **close relative or close business associate**.
- death or illness of any pets or animals.
- terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** except where shown to be covered under the sports and activities cover section or where an additional premium has been paid and the policy endorsed.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency 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 **2** days duration or less or is a one-way **trip**.
- **curtailment** due to the fear of an epidemic or pandemic.
- **curtailment** due to any event caused by:
  - **you** driving a motorised vehicle for which **you** do not hold a full licence or appropriate qualifications to operate in **your home country**.
  - **you** riding on a motorcycle without wearing a crash helmet.

**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 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.
- **Curtailment** claims will be paid in full days lost from the day **you** return home.

**SECTION B6 - PERSONAL LIABILITY**

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

up to **£1,000,000** plus costs agreed between **us** in writing, for an event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

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

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

(a) & (b) the first **£50** in respect of each and every event that causes a claim.

(c) the first **£100** 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 B7 - 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 whilst on **your trip**, results in **your**:

	amount of payment
(a) death	<b>£15,000</b>
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	<b>£15,000</b>
(c) permanent and total disablement from engaging in paid employment or paid occupations of <u>any and every</u> kind all occurring within <b>12</b> months of the event happening.	<b>£15,000</b>

**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 motorised vehicle for which **you** do not hold a full licence or appropriate qualifications to operate in **your home country**.
  - **you** riding on a motorcycle without wearing a crash helmet.
  - **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 shown to be covered under the sports and activities cover section or where an additional premium has been paid and the policy endorsed.
  - more than one of the benefits that is a result of the same injury.

(a) more than **£3,500** death payment when **your** age is under eighteen (**18**) years

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

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

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

**SECTION B8 - LEGAL ADVICE AND EXPENSES**

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

up to **£10,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

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

- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.
- the first **£100** in respect of each and every event that causes a claim, other than **30** minutes initial free advice.

**PLEASE NOTE**

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

**How to obtain legal advice:**

Should **you** have an accident abroad and require legal advice **you** should telephone: **Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ**  
They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer.  
To obtain this service **you** should telephone: **0161 228 3851** or fax: **0161 909 4444**

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

Fogg Travel Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Our FCA Register reference is 307304.  
This can be checked on the financial services register held on the FCA's website ([www.fca.org.uk](http://www.fca.org.uk))