

# UK SCHEME TRAVEL INSURANCE

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.  
SJRSA40072-10 A & B**

Valid only for issue between

**1<sup>st</sup> January 2010 and 31<sup>st</sup> December 2010 and for departures  
between 1<sup>st</sup> January 2010 to 30<sup>th</sup> June 2011**

## THE SCHEDULE

<b>CERTIFICATE NO. :</b>	<b>GMI 10</b>
<b>VOUCHER N<sup>o</sup> :</b>	
<b>THE INSURED PERSON(S) / NAME OF GROUP</b>	
<b>DATE OF ISSUE</b>	
<b>DEPARTURE DATE</b>	
<b>GEOGRAPHICAL LIMIT</b>	UNITED KINGDOM ONLY
<b>PERIOD OF INSURANCE</b>	

## POLICY INFORMATION

Your insurance is covered under master policy number **SJRSA40072-10 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 in the schedule. This insurance wording is a copy of the master policy and is subject to the terms, conditions and exclusions of the master policy.

No refund of the insurance premium will be given after the policy has been issued unless, after receipt of the policy, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy 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 lo-call number shown below the summary of cover section. Cover is not available on all conditions and to include others we may need to charge you an additional premium or increase your policy excess for this condition, an excess is the first part of the claim cost. You should bear in mind that this excess will apply to everyone on your booking if they have to claim for cancellation or curtailment (cutting short the trip) due to your health condition. Cover is not available for conditions where you are under investigation or awaiting treatment. If you do not tell us about your **pre-existing health conditions** 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 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.

## 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 **United Kingdom**.

## SUMMARY OF POLICY COVER

### A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Cancellation	up to £5,000	£25
Loss of deposit	up to £5,000	£10
	(See notes 1 and 2)	

### B. TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Personal possessions	up to £1,000	£35
Single article/valuable limit	up to £75	
2. Personal money	up to £300 (£100 under 16's)	£35
3. Emergency repatriation and associated expenses	up to £2,000	£25
	(See note 1)	
4. Curtailment	up to £5,000	£25
	(See notes 1 and 2)	
5. Personal liability	up to £1,000,000	£50*
7. Personal accident	up to £10,000**	Nil
	(See note 3)	

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

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

#### 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 Referral Helpline quoting **GULLIVERS UK SCHEME** on **0845 1300 198** to see if cover is available. We will confirm any special terms in writing. You should 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 **GULLIVERS UK SCHEME** 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.

## 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 **GULLIVERS UK SCHEME**, 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) (i) Write to the  
Branch Manager, URV,  
Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent TN11 9QU  
who will review the claims office decision.

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

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

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland. Registered in England & Wales. Company No. FC024381. Branch No. BR006943.

A public body corporate with limited liability. Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany. Registered Number: HRB 137918.

URV are authorised in Germany with BaFin and regulated in the United Kingdom and Ireland by the Financial Services Authority. The URV Branch office is administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA.

Registered in England. Registered Number: 3220410.



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

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

## 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.

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:

1. Have you, or anyone travelling with you, ever had treatment for:

- any heart or circulatory condition,
- a stroke or high blood pressure,
- a breathing condition (such as asthma),
- any type of cancer,
- any type of diabetes

2. In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If you have answered 'Yes' to any of the above questions we may be able to offer some cover and may be able to cover your health condition, although an increased premium may be required. To enable us to consider your health condition please contact our Referral Helpline quoting GULLIVERS UK SCHEME 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.

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.

B. **Material facts** - 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 our Referral Helpline quoting GULLIVERS UK SCHEME 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.

### 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 GULLIVERS UK SCHEME 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 winter sports (unless the appropriate additional premium has been paid but shall not include 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, organised team sports, any other activity that requires skill and involves increased risk of injury except where these form part of your Gullivers organised programme. 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 in the schedule and provided that the appropriate insurance premium has been paid.

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

**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 and the Isle of Man.

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

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

### 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 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.
- taking all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- producing your certificate of insurance 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 initially 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 and the effect of any additional drugs necessary. 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.

#### 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 £5,000 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 each insured-person this insurance will not cover:

- the first £25 (reduced to £10 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 or visa.
  - 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 your Gullivers organised programme
- cancellation due to the fear of an epidemic or pandemic.
- 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 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 leaving 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/your 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.

## B. TRAVEL POLICY

### HOW YOUR POLICY WORKS

Your 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.

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

Your policy covers for repatriation in respect of 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 another hospital, where adequate facilities are available, or repatriate you to your home.

**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 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

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

### CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you should advise our Referral Helpline quoting GULLIVERS UK SCHEME 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 winter sports (unless the appropriate additional premium has been paid but shall not include 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, organised team sports, any other activity that requires skill and involves increased risk of injury *except* where these form part of your Gullivers organised programme. 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 in the schedule 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.

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

**Pair or set** - means two or more items of personal possessions that are complementary, purchased as 1 item or used or worn together.

**Personal money** - means bank notes, cash, cheques, postal and money orders, current postage stamps, 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 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.

**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 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 - Personal possessions, B2 - Personal money, B3 - Emergency repatriation and associated expenses, B4 - Curtailment and B5 - Personal 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 B3 and B4 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

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

#### In respect of sections B3 - Emergency repatriation and associated expenses and B4 - 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 necessary. 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.

#### In respect of sections B1 - Personal possessions, and B2 - 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, B2, B3, B4 and B5 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 APPLYING TO THIS 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 your organised Gullivers organised 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 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.
- (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) 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 unless it is specified in the policy.
- (3) your carriers refusal to allow you to travel for whatever reason.
- (4) you if you are aged 65 years and over.
- (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 - PERSONAL POSSESSIONS

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

up to a total of £1,000 (reduced to £250 if you are aged under 16 years) for your personal possessions to cover:

- (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.

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

- the first £35 of each and every incident giving rise to a claim.
- more than £75 for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than £75 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.

- 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.
- 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.
  - sports equipment whilst in use.
  - any items more specifically insured elsewhere.

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

- 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 B2 - PERSONAL MONEY

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

up to £300 (reduced to £100 if you are aged under 16 years of age) for the loss or theft of your personal money during your trip.

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

- the first £35 of each and every incident giving rise to a claim.
- 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 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 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.

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

- for loss of money we will require documentary evidence of possession.

### SECTION B3 - EMERGENCY REPATRIATION AND ASSOCIATED EXPENSES

**Please note : If you are admitted to hospital or require repatriation you must report to us as soon as it is practically possible.**

#### 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 £2,000 for reasonable:

- 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.
- 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

- We will not provide cover under this insurance unless immediate notice is given to us before any arrangements are made for repatriation.
- In the event of your injury or illness, we reserve the right to:
  - move you from one hospital to another; and
  - 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.
- costs of transporting your body to your home.

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

- the first £25 of each and every incident giving rise to a claim.
- any expenses of fees for your return home which have not been notified and authorised by us and before any arrangements are made.
- 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.
- 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.
- any out-patient and / or in-patient medical, surgical treatment and associated costs.
- any services or treatment received by you, including any form of cosmetic surgery OR expenses arising from any treatment that in the opinion of the Insurer medical advisors, in consultation with your treating doctor, can reasonably wait until you return to the United Kingdom.
- any routine non-emergency tests or treatment.
- repairs to or for the provision of dentures, artificial limbs or hearing aids.
- any dental work.
- any extra costs for single or private accommodation in a hospital or nursing home.
- any treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- 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 the United Kingdom.
  - 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).
  - 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 forming part of your Gullivers organised programme

#### 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) above, you must keep all receipts accounts.

### SECTION B4 - CURTAILMENT CHARGES (CUTTING SHORT YOUR TRIP)

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

up to £5,000 for your unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that you have paid or agreed to pay and that you cannot recover from any other source following your necessary curtailment of your trip due to:

- the trip being cut short by your early return home because of:
  - 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,
  - 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
  - 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.
- the trip being interrupted because you have been confined to hospital for the rest of your trip because of injury or illness.

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

- the first £25 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 or visa.
  - 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 your Gullivers organised programme
- any unused portion of your original ticket where repatriation has been made.
- cutting short your trip unless we 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.

#### 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 us. Curtailment claims will not otherwise be covered. You should keep any receipts or accounts given to you and send them in to Fogg Travel.

### SECTION B5 - PERSONAL LIABILITY

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

up to £1,000,000, 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:

- injury, illness or disease of any person.
- 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.
- 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 B6 - PERSONAL ACCIDENT BENEFIT

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

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

- |     |   |         |
|-----|---|---------|
| (a) | death   | £10,000 |
| (b) | total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet         | £10,000 |
| (c) | permanent and total disablement from engaging in paid employment or paid occupations of any and every kind all occurring within 12 months of the event happening. | £10,000 |

#### 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 your Gullivers organised programme.
  - 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 sixteen (16) years.
- (c) any payment when your age is sixty-six (66) 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.