

# Travel Department

## TRAVEL INSURANCE SCHEME

For policies issued between 1<sup>st</sup> January 2020 and 31<sup>st</sup> December 2020



**Travel**  
Department  
Let's see more...

### PRE-TRAVEL AND TRAVEL POLICIES

This cover is for residents of the United Kingdom, the Channel Islands and British Forces Posted Overseas only

Arranged on behalf of Travel Department by Fogg Travel Insurance Services Limited.

Fogg Travel Insurance Services Ltd. is authorised and regulated by the Financial Conduct Authority. Ref No 307304

v14.8.20

#### SCHEDULE OF POLICY COVERS AND EXCESSES

##### PRE-TRAVEL POLICY

Section	Cover Limit	Excess
A1.Cancellation	up to <b>£4,000</b>	<b>£125</b>

##### TRAVEL POLICY

Section	Cover Limit	Excess
B1.Departure delay: Missed departure: Abandonment after 12 hours	<b>£20</b> for the first 12 hours, <b>£10</b> for following 12 hours, up to a maximum of <b>£60</b> up to <b>£300</b> up to <b>£4,000</b>	<b>Nil</b> <b>Nil</b> <b>£125</b>
B2.Personal possessions Delayed possessions	Single Article Limit: <b>£150</b> , Valuables Limit: <b>£150</b> , up to a maximum of: <b>£1,500</b> up to <b>£150</b> after 12 hours for essential items	<b>£65</b> <b>Nil</b>
B3.Personal money Loss of travel documents	Cash limit <b>£150</b> in cash on your person Travel and accommodation costs necessary to replace your lost travel documents up to <b>£750</b>	<b>Nil</b> <b>£65</b>
B4.Medical expenses  State Hospital Benefit	up to <b>£5,000,000 outside</b> your home country up to <b>£1,500 within</b> your home country <b>£20</b> for each full 24 hour period you are confined to a hospital bed in a State Hospital up to a maximum of <b>£200</b>	<b>£125</b> <b>£125</b> <b>Nil</b>
B5.Curtailment	Unused portion of costs up to <b>£4,000</b>	<b>£125</b>
B6.Personal liability	up to <b>£2,000,000</b>  * Property excess: <b>£250</b>	<b>£125*</b>
B7.Accidental death and disability benefit	<b>£10,000</b> for your accidental death <b>£10,000</b> for loss of arms or legs <b>£10,000</b> if you are permanently unable to work after an accident on your trip	<b>Nil</b> <b>Nil</b> <b>Nil</b>
B8 Legal advice and expenses	up to <b>£25,000</b>	<b>£250</b>

#### POLICY INFORMATION

Your insurance is covered under master policy number **ITBTD40043-A&B** specially arranged for **TRAVEL DEPARTMENT** by 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 premiums and whose name is shown on the premium receipt issued by **TRAVEL DEPARTMENT**. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

#### ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception. In the event that it becomes necessary to do this, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control, you must also tell us if you are aware of any circumstances at the time you purchase this insurance, or any time afterwards, which could possibly result in you having to make a claim; otherwise you may not be covered. You can do this by calling **01623 631331**. We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if we feel that the information you give us changes our assessment of the risk involved.

#### Please note: There is no cover under this policy:

- for any cancellation or curtailment claim if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
- for any claim as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or epidemic or fear or threat of any the above. Except for Emergency Medical Treatment. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

## IMPORTANT TELEPHONE NUMBERS

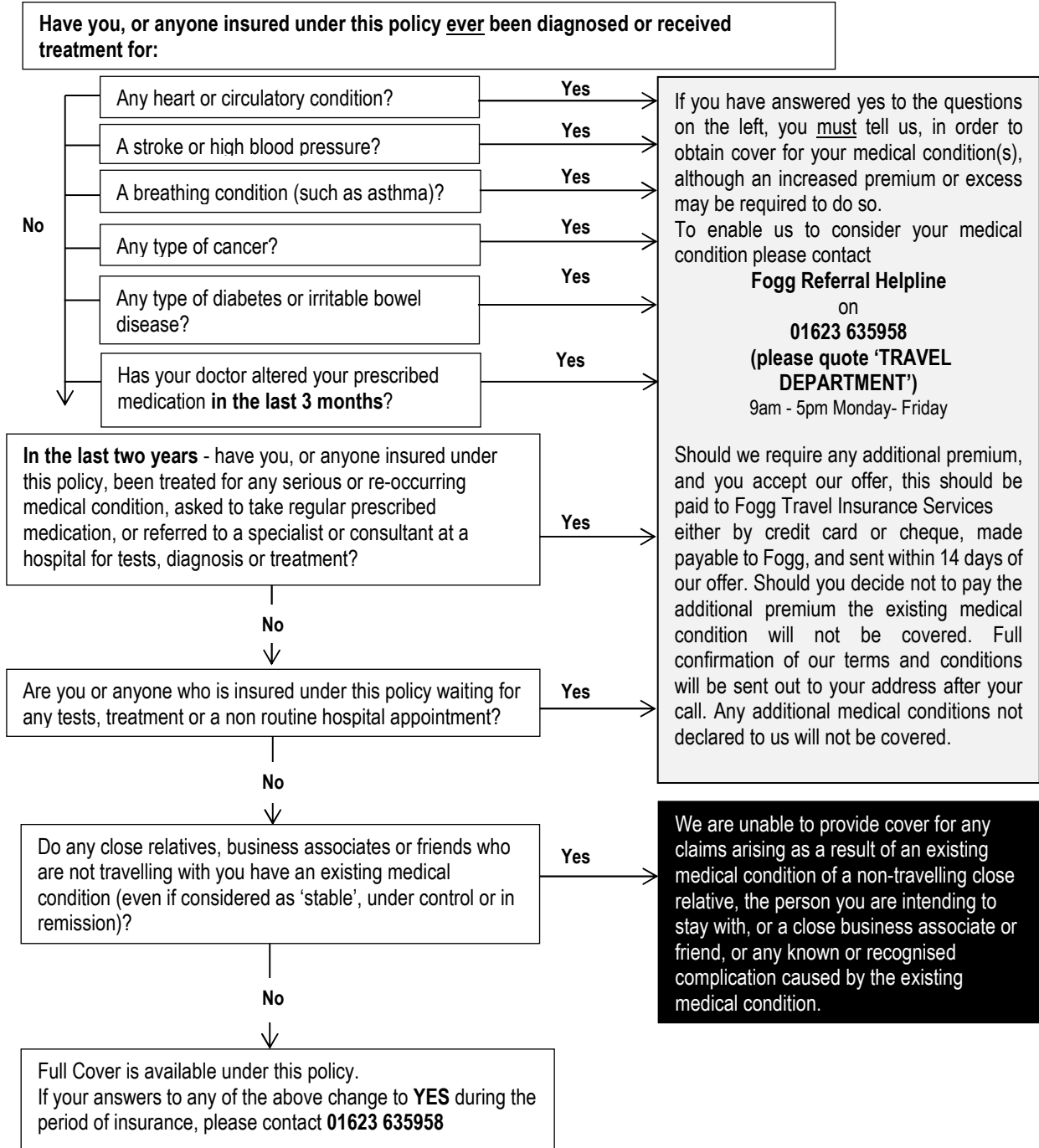
<b>FOGG REFERRAL HELPLINE</b> TO DECLARE A MEDICAL CONDITION <b>01623 635958</b>	<b>FOGG ASSIST</b> <b>+ 44 (0)20 7118 1444</b> If you need assistance whilst aboard	<b>CLAIMS DEPARTMENT</b> <b>+ 44 (0)1623 631331</b> <a href="http://www.foggtravelinsurance.com">www.foggtravelinsurance.com</a>
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## DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policies may not cover claims arising from your medical conditions.

You need to tell us anything you know that is likely to affect our accepting you for cover:

So that we can ensure you are provided with the best cover we can offer please read the following questions carefully:



<p style="text-align: center;"><b>Change in health</b></p> <p>If your health or your on going medication changes between the date the policies were bought and the date of travel you must advise the Fogg Referral Helpline on <b>01623 635958</b> 9am - 5pm Monday- Friday quoting scheme name <b>TRAVEL DEPARTMENT</b> 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 increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.</p>	<p style="text-align: center;"><b>We do not provide any cover for:</b></p> <ul style="list-style-type: none"> <li>Claims caused by an existing medical condition of a non-travelling close relative (other than parent or guardian), the person you are intending to stay with, or a close business associate or friend, or any recognised complication caused by the existing medical condition as defined on page 4.</li> <li>Any circumstances that are not specified in your policies.</li> </ul>
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## WHEN YOUR TWO POLICIES START AND END:

The cover for Policy A, as described under section A of the pre-travel policy, starts from the start date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start your trip.

The cover under policy B starts when you start your trip and ends when you complete your trip. Alternatively, cover will cease upon expiration of the policy, whichever is the first. **No further trips are covered.**

## EXTENSION OF PERIOD:

In the event of your death, injury or illness or that of anyone travelling with you or because of delay or failure of public transport services 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.

## CRITERIA FOR PURCHASE:

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation document:

- Have not started the trip.
- Travel must take place within 1 year of the start date of your policy.
- Are a resident of the United Kingdom, Channel Islands or BFPO.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Will take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Are not taking a trip which involves a cruise.
- Are not travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.
- This insurance is sold on the understanding that you are travelling with the intention to return to your home country within your trip dates.

## HOW YOUR TRAVEL POLICIES WORK:

### Your policy wordings:

Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered). No cover will be in force for B - Your Travel Policy if you claim under A. Your Travel Policy. **Please NOTE: cover is only available for circumstances specified in the policy and if your circumstances do not fit that criteria then there is no cover in place**

### Cancelling your policies:

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can return the policy, insurance certificate and any other relevant documents to **Travel Department** within 14 days of purchase for a full refund to be considered. **Should you wish to cancel your policy outside of the 14 day cooling off period and we agree to this, the following cancellation terms will be applied: In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any**

**proportion of your premium. If you have travelled but returned early from your trip, we will not under any circumstances refund any proportion of your policy premium.** Once the policy has been issued you must understand that no alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by us. We reserve the right to 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.

### Be cautious:

This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage **as if you had no insurance cover.**

### Medical cover:

Your travel policy is not private health insurance, in that it only covers unavoidable emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Travel Administration Facilities for it to be eligible for cover under your policy. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. **Cover will not be given if travel is against the advice of your doctor.**

### EHIC:

The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on [www.ehic.org.uk](http://www.ehic.org.uk) for the card is free and it's valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx>. Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.

### Pregnancy:

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance as regulations vary from one carrier/airline to another. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after

booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.

**Medicare:**

If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

**Your excess:**

Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions confirmed in writing by Travel Administration Facilities. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition. If an excess waiver has been paid then standard excess is not applied, however any increased medical excess is still applied in the event of a claim resulting from the condition/s it is attached to.

**Other policies:**

Your policy will not make any payment for any event that is more specifically covered by another insurance policy, and will only pay a proportionate amount of a claim where there is other insurance in force (such as Home Contents and All Risk insurance policies) covering the same risk, and we will require you to provide details of such other insurance.

**DEFINITION OF WORDS APPLICABLE TO YOUR POLICIES: Where these words are used throughout your policy they will always have this meaning:**

Insured-person/ you/your means any person named on the premium receipt.

We/our/us mean Union Reiseversicherung AG.

BFPO British Forces Posted Overseas

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

Close relative means a spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

Channel Islands means Jersey, Guernsey, Alderney, Sark, Herne, Jethou, Brecqhou, and Lihou

Cruise means a pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.

Curtailment 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 brought home or repatriated to your home country.

Drones Un-manned aerial vehicles.

Emergency treatment Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.

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

Excess means the amount you have to pay towards a claim

Existing medical condition means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way at anytime prior to travel, even if this condition is currently considered to be stable and under control.

Excursion a short journey or activity undertaken for leisure purposes.

Flight(s) 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. Please see the list of hazardous activities on page 11 and 12 of this document that are covered for free under this insurance. If you are taking part in any sport or activity not listed please contact Fogg Travel Insurance Services on 01623 631331 quoting TRAVEL DEPARTMENT to ensure you are covered.

Home means one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.

Home country means both the country you live in within the United Kingdom or the Channel Islands or BFPO.

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

Manual labour means work involving the lifting or carrying of heavy items in excess of 25kgs, works 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 one item or used or worn together.

Personal money means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have a monetary value, travel tickets and ski pass, 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 and your passport.

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

Redundancy means being an employee where you or, in the case of a student, your parent/guardian 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, the Channel Islands or BFPO 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 valid reciprocal health form E112.
Trip(s)	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 UK, Channel Islands or BFPO following your repatriation, both during the period of cover.
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 (UK)	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, Drones, iPods, MP3 players, audio equipment, laptops, mac or web books, personal computers, ipads, Tablets, Kindles, e-book readers, computer equipment/accessories, hard drives, flash drives, computer games machines, 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.
Winter sports	means skiing, snow blading, snow boarding and ice skating.

#### **GEOGRAPHICAL AREAS (as shown on your booking confirmation)**

- Area 1 - United Kingdom, where it is your home country
- Area 2 - Europe – Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Vatican City. Mediterranean islands (not listed here) and the United Kingdom where it is not your home country.
- Area 3 - Worldwide excluding the United States of America, Canada and the Caribbean
- Area 4 - Worldwide including the United States of America, Canada and the Caribbean

#### **CONDITIONS AND EXCLUSIONS APPLYING TO YOUR POLICIES**

Below are some important conditions and exclusions which apply to your pre travel and travel policies. It is recommended that you read this along with the conditions and exclusions which apply to the individual sections of your policies, so that you are aware of what is, and what is not covered.

The following apply to **all sections of your policies**:

**You are not covered under any section, unless specified, for any of the following circumstances:**

- If you purchased this insurance after you started your trip.
- Any costs incurred before departure (except cancellation) or after you return home.
- More than the proportionate cost of any loss where you have not insured for the full cost of your trip.
- Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- Any claim arising from any relevant information 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.
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking. Or any deliberate or criminal act by an insured-person.
- Within the last two years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant 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 due to your carrier's refusal to allow you to travel for whatever reason.
- Any costs which are due to any errors or omissions on your travel documents.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- You travelling against the advice of your doctor or a medical professional such as a dentist.
- If you choose not to adhere to medical advice given any claims related to this will not be paid.
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Office.
- Any cancellation or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2 .
- Any claim as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or epidemic or fear or threat of any the above. Except for Emergency Medical Treatment. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.
- Manual labour (see definition page 4).
- You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on

appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>

- You piloting or travelling in an aircraft not licensed to carry passengers.
- You travelling on a motorised vehicle for which you do not hold appropriate qualifications to ride in the UK or the Channel Islands. If you are riding pillion, the rider must hold appropriate qualifications.
- You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
- Cruises (see definition page 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.
- Your self-injury or any wilful act of self-exposure to danger (except where it is to save human life), suicide.
- In respect of all sections other than *emergency medical expenses*, 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.
- Participation in any hazardous activities unless the appropriate additional premium has been paid and the policy endorsed. (see definitions for hazardous activities page 4).
- Your failure to obtain the required passport, visa or ESTA.
- You, your travelling companion, your close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine), solvents, or anything relating to you or your close relatives or business associate prior abuse of drugs, alcohol or solvents.
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent.
- The use of Drones (see policy definition on page 4).

## Policy A - Pre-Travel Policy

### SECTION A - CANCELLATION CHARGES

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

up to the amount shown in the schedule of cover for your proportion of (i) transport charges, (ii) loss of accommodation, (iii) foreign car hire, (iv) additional travel expenses, and (v) 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 limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of your trip through your inability to commence travel due to:

- (i) the death, injury or illness of:
  - you or a friend with whom you are travelling.
  - a close relative who lives in your home country.
  - a close business associate who lives in your home country.
  - friend who lives abroad and with whom you were intending to temporarily stay, or
- (ii) 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, or
- (iii) you, a friend or close relative who is travelling with you and included on your booking being given notice of redundancy, or
- (iv) the requirements of H. M. Forces.

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

- the excess shown in the schedule of cover of any loss, charge or expense made on each claim under this section.
- any additional excess applied by Travel Administration Facilities in respect of claims arising out of or caused by an existing medical condition.
- anything mentioned in the Conditions and Exclusions on pages 5 and 6.
- any payment where you have not suffered any financial loss.
- compensation in regard of lost days of holiday.
- 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 cancellation of your trip by the 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 after buying this insurance.
  - your disinclination to travel.
  - death or illness of any pets or animals.
  - fear of an epidemic or pandemic.
- the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- cancellation arising from an existing medical condition, or any recognised complication caused by the existing medical condition, of a travel companion not insured by us, a close relative of you or your travel companion, the person you are intending to stay with, or a close business associate of you or your travel companion.
- cancellation of your trip due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- cancellation of your trip due to the advice or recommendations published by the Foreign and Commonwealth Office.
- (iv)- 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 section A:

- Notify your 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 the claims office, either by telephone or from the internet, and get your registered doctor to complete the medical questions under the cancellation section.
- You should send any booking receipts to the claims office.
- If your cancellation is due to the health of a non-travelling close relative or close business associate you will need to obtain a medical report from the patient's General Practitioner (medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

## Policy B - Travel Policy

### SECTION B1 - DEPARTURE DELAY

(applicable to trips outside your home country)

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

1. you the amount shown in the schedule of cover as compensation if you are at your International departure point and the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time. If the delay continues we will pay a further sum as shown in the schedule of cover for each complete period of 12 hours up to the maximum amount shown in the schedule of cover;
2. up to the amount shown in the schedule of cover for the cancellation of your trip if you are at your international departure point and after 12 hours delay you wish to abandon the trip;
3. up to the amount shown in the schedule of cover for alternative transport to get you to your destination if:
  - (a) the car in which you are travelling to your international departure point becomes un-driveable due to mechanical failure or being involved in an accident, or
  - (b) your public transport is delayed, preventing you from getting to your international departure point in time to check in.

You will need to obtain independent confirmation of the circumstances.

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

- anything mentioned in the Conditions and Exclusions on pages 5 and 6.
- the cost of any accommodation, food, drink, telephone calls or faxes.
- 1&2 any compensation unless you have checked in your possessions and obtained written confirmation from your airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of your flight, international train or sailing.
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
- any compensation when your tour operator has rescheduled your flight itinerary.
- any claim where you have not pre-booked, where you have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
- any cancellation or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2 .
- 2 - the excess shown in the schedule of cover.
  - abandonment where the trip is of 2 days duration or less, or is a one-way trip.
- 3 - any claim that is a result of your failure to allow sufficient time for your journey to the international departure point to check-in by the time shown on your travel itinerary.
  - any claim arising from the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

**What you need to do if you wish to make a claim under section B1:**

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

### SECTION B2 - PERSONAL POSSESSIONS

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

- (a) up to the total amount shown in the schedule of cover for your personal possessions to cover:

- either (i) the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear,
  - or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.
- (b) up to the total amount shown in the schedule of cover 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. 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:**

- (a)- the excess shown in the schedule of cover of each and every incident giving rise to a claim.
- anything mentioned in the Conditions and Exclusions on pages 5 and 6.
  - more than the amount shown in the schedule of cover for any one article, pair or set of any kind, whether they are solely or jointly owned.
  - more than the amount shown in the schedule of cover in total for valuables whether solely or jointly owned.
  - more than £100 in respect of sunglasses, spectacles or prescription glasses.
  - more than £100 per item for items lost or stolen from a beach or lido.
  - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
  - 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/purchase of any item with an insured value in excess of £100.
  - loss of, or damage to, property that does not belong to you or any member of your family.
  - any claim for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.
  - any claim if you have left valuables *unattended (including being contained in luggage during transit)* except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation).
  - any claim for valuables left behind following your disembarkation from a coach, train, bus, flight, ferry or any other mode of transport.
  - any claim if you left your possessions unattended away from your holiday or trip accommodation unless 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 unless entry was gained by violent and forcible means.
  - the cost of replacing or repairing dentures.
- (a)&(b) - 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 on public transport.
    - sports equipment including drones (unmanned aerial vehicles) whilst in use.
    - any items more specifically insured elsewhere.
    - contact or corneal lenses or artificial limbs.
    - car keys

- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.
- (b) - shoes, boots, trainers and the like.

#### **What you need to do if you wish to make a claim under section B2:**

- 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:**

- up to the amount shown in the schedule of cover for the loss or theft of your personal money during your trip
- up to the amount shown in the schedule of cover 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:**

- the excess shown in the schedule of cover of each and every incident giving rise to a claim.
    - anything mentioned in the Conditions and Exclusions on pages 5 and 6.
    - more than the amount shown in the schedule of cover in total in cash or currency, whether solely or jointly owned.
    - 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 claim for personal money left behind following your disembarkation from a coach, train, bus, flight, ferry or any other mode of transport.
    - 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)-loss or theft of personal money or travel documents that are not:
    - on your person.
    - held in a safe or safety deposit box where one is available.
    - left out of sight in your locked personal trip accommodation.
  - 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.
- the cost of the replacement travel documents.
    - any costs incurred before departure or after you return home.
    - any costs which are due to any errors or omissions on your travel documents.
    - any expenses for food or drink.
    - any costs for missed travel or accommodation arrangements as a result of your travel documents being lost or stolen.

#### **What you need to do if you wish to make a claim under section B3:**

- For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.
- For loss of money we will also require (a) confirmation from your UK or Channel Islands 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.
- 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.

#### **SECTION B4 - EMERGENCY MEDICAL & ASSOCIATED EXPENSES**

*Please note: If you are admitted to hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours. If your medical bill is likely to exceed £500 you must call the emergency medical assistance service within 24 hours.*

##### **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

##### **1. Trips outside your home country**

- up to the amount shown in the schedule of cover for customary and reasonable:
    - fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services.
    - additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within your home country or to travel with you.
    - either** (a) up to £3,000 to cover charges following your death outside your home country for your burial or cremation in the locality where your death occurs and the cost of returning your ashes home
- Or** (b) the return of your body to your home when arranged by us.
- up to £250 to cover emergency dental treatment only to cure sudden pain.
  - £20 for each full 24 hour period that you are in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid under 1 (a) above.

##### **2. Trips within the United Kingdom** (where it is your home country)

- up to the amount shown in the schedule of cover for customary and reasonable:
- travel and accommodation costs incurred by you to enable you to return to your home following you suffering serious illness or injury whilst on your trip which results in your not being able to return on your previously booked transportation
  - travel and accommodation costs incurred by one other person who is required for medical reasons to stay with you, to travel to you from within your home country, or to travel with you to your home.
  - costs following your death for the return of your ashes or your body to your home.

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

- (a) - the excess shown in the schedule of cover for each and every incident giving rise to a claim except when you have used the European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to NIL.



- any additional excess applied by Travel Administration Facilities in respect of claims arising out of or caused by an existing medical condition.
  - anything mentioned in the Conditions and Exclusions on pages 5 and 6.
  - any elective or pre-arranged treatment.
  - any routine non-emergency tests or treatment.
  - any treatment or hospitalisation which can be reasonably expected.
  - the cost of replenishing supplies of any medication you were using at the start of the trip, or further treatment for any condition you had at the start of your trip.
  - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
- 1 & 2.- the cost associated with the diversion of an aircraft due to your death, injury or illness.
- repatriation unless this is deemed medically necessary by our appointed emergency medical assistance service.
- 1.(a)(i) - any services or treatment received by you within your home country.
- any services or treatment received by you, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency assistance service, in consultation with your treating doctor, can reasonably wait until you return to your home country.
  - any services or treatment 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.
  - any routine non-emergency tests or treatment.
  - any repairs to or for artificial limbs or hearing aids.
  - any work involving the use of precious metals in any dental treatment.
  - the provision of dentures, crowns or veneers.
  - in-patient treatment that has not been notified to and agreed by the emergency assistance service.
  - any extra costs for single or private accommodation in a hospital or nursing home.
  - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- 1.(a)(iii)- your burial or cremation in your home country.
1. (a)(ii)- additional accommodation and/or flights which exceeds the standard of that originally booked unless medically necessary and agreed by us or any costs for food or drink
- 1.(b) - emergency dental work costing more than £100.
- 1.(c) - any payment when you are in a private hospital or clinic.  
- more than £200 in total for hospital in-patient benefit.
- 1.(d) - additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- 2 - the excess shown in the schedule of cover for each and every incident giving rise to a claim.
- any additional excess applied by Travel Administration Facilities in respect of claims arising out of or caused by an existing medical condition.

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

#### **What to do if you wish to make a claim under section B4:**

**In case of serious emergency** first call an ambulance using the local equivalent of a 999 call. While you wait for the ambulance contact our medical assistance service which is open 24 hours a day and 7 days a week to offer you advice in this emergency situation. We strongly suggest you put their telephone number **+44 (0)20 7118 1444** into your mobile phone before you travel so that it is to hand should you need it. Speak to the ambulance driver and get details of the hospital you are being taken to so that our medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity.

**What the medical assistance company needs from you** - when you call our 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 have a **FOGG - TRAVEL DEPARTMENT** policy, the premium receipt number, the date you bought it and your booked travel dates;
- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

**Minor illness or injury** - If you need to see a doctor in Europe or Scandinavia then ask your hotel reception or tour operator representative for the address of the nearest public medical facility. In Europe you should show them your EHIC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private medical treatment in these countries if this is approved in advance

by our **medical assistance service** on **+44 (0)20 7118 1444**.

Elsewhere it is advisable to seek advice on where to go for treatment from our medical assistance service if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin your trip by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for our medical assistance service to move you to a more suitable facility.

**How to pay for your treatment** - Outpatient bills for less than £500 should be paid at the time and claimed on your return. It is very important to obtain an itemised receipt for any monies paid for medical treatment. If you are admitted to a medical facility then you may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to

**Fogg Travel Insurance Services Limited, Crow Hill Drive, Mansfield, Nottinghamshire NG197AE.** Our medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of your claim has been established.

**What happens if I miss my booked flight due to illness?** Don't worry, provided you have contacted our medical assistance service your policy will be automatically extended to cover you until it is agreed that you are fit to travel home. Our **medical assistance service** will liaise with your treating doctor and you and once you are fit to travel, they will make appropriate alternative arrangements.

**What if you want to come home early?** - This policy covers you to come home early because you are ill 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 our medical assistance service on **+44 (0)20 7118 1444** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured as not all circumstances are covered by your policy. If you are not sure whether your particular circumstances are included in the cover then call **Fogg Travel Insurance Services Limited** on **+44 (0)1623 631331** between 9.00 am and 5.00 pm UK time for advice.

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

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

up to the amount shown in the schedule of cover for your unused proportion of (i) transport charges, (ii) loss of accommodation (iii) foreign car hire, (iv) additional travel expenses, and (v) 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:

- (a) the trip being cut short by your early return home because of:
- (i) the death, injury or illness of:
    - you or a friend with whom you are travelling;
    - a close relative who lives in your home country;
    - a close business associate who lives in your home country; or
    - the person you are staying with, or
  - (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 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, or
- (b) the trip being interrupted because you have been confined to hospital for the rest of your trip because of injury or illness.

**Please Note:**

1. Payment will be made on the number of full days of your trip that are lost from the day you are repatriated.
2. 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 excess shown in the schedule of cover of any loss, charge or expense made on each claim under this section.
- any additional excess applied by Travel Administration Facilities in respect of claims arising out of or caused by an existing medical condition.
- anything mentioned in the Conditions and Exclusions on pages 5 and 6.
- the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by 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.
  - the curtailment of your trip by the tour operator.
  - the cancellation of any conference or business trip onto which your trip was to be an add-on.
  - financial circumstances.
  - your loss of enjoyment of the trip however caused.
  - death or illness of any pets or animals.
  - an existing medical condition, or any recognised complication caused by the existing medical condition, of a travel companion not insured by us, a close relative of you or your travel companion, the person you are staying with, or a close business associate of you or your travel companion.
- any unused portion of your original ticket where repatriation has been made.
- cutting short your trip unless the emergency medical assistance service have agreed.
- any event caused by your failure to get a medical certificate from the treating doctor near to where you are staying that states the necessity to return home due to death, injury or illness.
- curtailment cover where the trip is of 2 days duration or less or is a one-way trip.
- curtailment due to the fear of an epidemic or pandemic.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.

**What you need to do if you wish to make a claim under section B5:**

- If you feel you need to cut short your trip you will need a letter confirming this is due to medical necessity from your treating doctor in resort, and to confirm this with our appointed emergency medical assistance service. Curtailment claims will not otherwise be covered.
- You should keep any receipts or accounts given to you and send them in to the claims office.

**SECTION B6 - PERSONAL LIABILITY**

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

- up to the amount shown in the schedule of cover plus costs agreed between us in writing, for any amount incurred due to 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:**

- (a)&(b) - the excess shown in the schedule of cover in respect of each and every event that causes a claim.
- (c) - the excess shown in the schedule of cover in respect of each and every event that causes a claim.
- anything mentioned in the Conditions and Exclusions on pages 5 and 6.
- 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, acting as a carer, whether paid or not, or any member of your family or travelling companion and is caused by the work you or any member of your family or travelling companion employ them to do.
  - that is caused by any deliberate or reckless act or omission by you.
  - that is caused by your own employment, profession or business or 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.
- any claim made against you by another insured-person, member of your family, a friend or travelling companion, whether insured by us or another provider.
- 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.

**What you need to do if you wish to make a claim under section B6:**

- 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- ACCIDENTAL DEATH AND DISABILITY BENEFIT

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

a single payment up to the amount shown in the schedule of cover for your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:

- (a) death
- (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
- (c) permanent and total disablement from engaging in paid employments or paid occupations of any and every kind all occurring within 12 months of the event happening.

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

- anything mentioned in the Conditions and Exclusions on pages 5 and 6.
- any event that is due to you having deliberately exposed yourself to danger.
- any incident is due to an accident and not illness or infection.
- more than one of the benefits that is a result of the same injury.
- (a) more than £1,000 death payment when your age is under eighteen (18) years or is seventy-six (76) years or over at the time of the incident.
- (c) any payment when your age is seventy-six (76) years or over at the time of the incident.

\*NB. Where you are not in any paid employments 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 section B7:

- 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 up to the amount shown in the schedule of cover 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:

- anything mentioned in the Conditions and Exclusions on pages 5 and 6.
- the excess shown in the schedule of cover in respect of each and every event that causes a claim.
- any claim made against you by another insured-person, member of your family, a friend or travelling companion, whether insured by us or another provider.
- any costs to pursue a claim against a carrier, 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 legal proceedings in the USA or Canada that do not follow the contingency fee system in North America.
- 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.

### 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.
- We will 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.

### What you need to do if you wish to make a claim under section B8:

If 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

## ADDITIONAL SPORTS AND ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; no additional premium is required for activities listed in Activity Pack 1. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing, 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 us and we can discuss your individual requirements.

Be Aware: The activity extensions extend the policy cover so that you will be covered for emergency medical expenses should you be injured whilst participating in your chosen activity. There is no personal liability cover in respect of any activity which involves mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessels, firearms or incendiary devices.

### Activities covered free of charge (Activity Pack 1)

Abseiling, Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling, Animal Sanctuary/Refuge Work, Archery, Athletics, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Biathlon, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking, Camping, Canoeing, Canoeing (excluding white water), Caravanning, Catamaran Sailing (In-shore), Chess, Clay Pigeon Shooting, Climbing, Cricket, Croquet, Curling, Cycle Touring, Cycling, Dancing, Darts, Deep Sea Fishing, Diving, Driving Any Motorised Vehicle, Elephant Trekking (UK-Booked), Expeditions, Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as passenger (private/small aircraft), Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Glass Bottom Boats, Golf, Gorilla Trekking, Gymnastics, Highland games, Hiking / Trekking / Walking, Hill Walking up to 2000m, Historical Research, Horse Riding, Hot Air Ballooning,

Indoor Skating,  
 Jet Boating, Jet Skiing, Jet Skiing (non incidental), Jogging,  
 Kayaking (up to grade 2 rivers only), Keepfit, Kiting, Korfball,  
 Low Ropes,  
 Marathons, Model Flying, Model Sports, Motorcycling with  
 appropriate UK licence, Mountain Biking,  
 Netball,  
 Orienteering, Overland Trips,  
 Petanque, Pigeon racing, Pony Trekking, Pool, Power lifting  
 Quoits,  
 Racquets, Rafting, Rambling, Rambling under 1,000m, Rap,  
 Running/Jumping, Racquet Ball, Re-Enactment, Restaurant Work,  
 Rifle Range, Ringos, River Walking, Rock Scrambling (under  
 4,000m), Rounders  
 Rowing, Running, Sprint/Long Distance,  
 Safari (UK Organised), Safari Trekking, Sail Boarding, Sailing,  
 Sailing/Yachting inshore (recreational), Scuba Diving to 30m, Sea  
 Fishing, Shinty, Shooting, Shooting (target range-not hunting), Small  
 Bore Target Shooting, Snooker, Snorkelling, Softball, Squash  
 (amateur), Stoolball, Stoopball, Surfing (amateur), Swimming, Swim  
 Trekking, Swimming with Dolphins, Sydney Harbour Bridge,  
 Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking  
 1000m, Triathlon, Tubing, Tug of War,  
 Volleyball,  
 Walking, Water Skiing (amateur), Weight Lifting, Whale Watching,  
 White Water Rafting + Canoeing (grade 1-3), Windsurfing, Working  
 (excluding manual labour – see Definitions on page 4),  
 Yachting (inland and coastal waters), Yoga

#### IF YOU NEED TO CLAIM:

We have appointed Fogg Travel Insurance Services Limited to look after your claim. If you require a claim form please advise the section of the insurance on which you want to claim and scheme reference to:

**Fogg Travel Insurance Services Limited, Crow Hill Drive,  
 Mansfield, Nottinghamshire NG19 7AE  
 Telephone: 01623 631331 (Mon – Fri, 9am to 5pm)  
 Or obtain a form online at: [www.foggtravelinsurance.com](http://www.foggtravelinsurance.com)**

#### You need to:

- Produce your insurance certificate confirming you are insured before a claim is admitted.
- Give 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.
- Provide 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 health insurance).
- Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks insurance policies you may have.
- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to us or the claims office.
- Not admit liability for any event or offering to make any payment without our prior written consent.

#### We can:

- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- Not make any payment for any event that is more specifically covered by another insurance policy.
- 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.

- 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.
- 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/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.
- 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.
- Only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country you live in within the United Kingdom or the Channel Islands.

#### YOUR RIGHT TO COMPLAIN:

- **If you would like to complain about the selling of your policies please forward details of your complaint in the first instance as follows:**

Contact the General Manager, Fogg Travel Insurance Services Limited, Crow Hill Drive, Mansfield, Nottinghamshire NG19 7AE  
 Telephone +44 (0)1623 631331  
 Email: [complaints@foggtravelinsurance.com](mailto:complaints@foggtravelinsurance.com)

- **Or if, you would like to complain about the outcome of your claim or assistance provided and you do wish to complain please forward details of your complaint in the first instance as follows:**

Write to the Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent ME19 4UY or call on +44 (0)20 3829 6604 or email [complaints@tif-plc.co.uk](mailto:complaints@tif-plc.co.uk) who will review the claims office decision.

- **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, Harbour Exchange Square, London, E14 9SR  
 Their telephone advice line is 0800 023 4567 or 0300 123 9123.

*Travel Department is an Appointed Representative of Fogg Travel Insurance Services Limited who is authorised and regulated by the Financial Conduct Authority, 307304.*

If you have any queries regarding this insurance please contact:  
 Fogg Travel Insurance Services Ltd. Crow Hill Drive, Mansfield,  
 Notts. NG19 7AE Tel: +44 (0)1623 631331  
**HAVE A SAFE AND ENJOYABLE TRIP**

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