

Inntravel's holiday range

Inntravel's range of holidays is broad and varied, with ideas for every season that enable you to get under the skin of a place, and truly experience what a region has to offer. Whether you prefer to discover a destination on foot, two wheels, skis or by car, you will find plenty of holidays in beautiful corners of Europe - and beyond - to tempt you.



Walking

Explore the very best paths of Europe, Morocco and North America, with a choice of over 100 self-guided holidays for all levels, from gentle coastal strolls to high mountain hikes. Walk from hotel-to-hotel while your luggage is transported ahead, explore more thoroughly from a single base, or take a memorable journey.



An Indian Adventure

In partnership with *Village Ways*, we offer a unique concept in sustainable, rural tourism: village-to-village, privately guided walking holidays amid the beautiful foothills of the Indian Himalaya; an exploration of the palaces and deserts of Rajasthan; or a relaxed discovery of the spice hills and tranquil backwaters of Karnataka and Kerala.



Cycling

Leisurely self-guided holidays for even the most occasional of cyclists with your luggage transported and plenty of time to visit the places of interest you pass en route to your next welcoming hotel. We use only quality bikes with back up on all our tours so that you will cycle in complete safety.



Short Breaks

Tempting ideas for a few days away that include walking, cycling and horse riding active breaks, city stays, festive breaks for Christmas and New Year, and country hotels just across the Channel for relaxation and fine cuisine (see our website for details).



Holidays in the Snow

High-quality hotels in tranquil villages for cross-country and downhill skiing away from the crowds on the quiet side of the mountain, plus winter walking, snowshoeing, dog-sledding and much more.



Families

Our family programme contains the best walking, cycling and self-catering holidays in some of our favourite accommodation, concentrating on activities and locations suitable for all the family (see our website for details).



Villas, Cottages & more

A unique collection of self-catering cottages, apartments, houses and villas of character, offering active or relaxed holidays in beautiful surroundings. An alternative way in which to enjoy a walking holiday with the complete freedom to do what you like, when you like.

To find out more, call our brochure line on 01653 617906, visit www.inntravel.co.uk or email us at brochures@inntravel.co.uk with your name, address and the type of holiday you're interested in.

Valid for issue from 1st December 2011 to 30th November 2012

Travel Insurance Policy

Single trip & annual multi-trip insurance cover

Inntravel
The *Slow Holiday* people

INNTRAVEL TRAVEL INSURANCE

This policy is for residents of the United Kingdom, the Channel Islands or other European Union member countries.

Valid for Issue from 1st December 2011 to 30th November 2012

For Departures up to 31st December 2013 (single trip cover)

ARRANGED BY FOGG TRAVEL INSURANCE SERVICES LIMITED

Crow Hill Drive, Mansfield, Notts, NG19 7AE, United Kingdom Tel: +44 (0)1623 631331 Fax: +44 (0)1623 420450

Underwritten by **Tokio Marine Europe Insurance Limited** and **Union Reiseversicherung AG**

other than section 8 the Insurers for which are **DAS Legal Expenses Insurance Company Limited (DAS)**

SUMMARY OF MAXIMUM SUMS INSURED - PER PERSON

| Section | Maximum Benefit | Excess |
|---|---|--------------------------|
| 1 Cancellation or Curtailment Loss of Deposit | £5,000 £5,000 | £75 £20 |
| 2 Emergency Medical & Repatriation Expenses Area 1 Limit Hospital Benefit | £5,000,000 £10,000 £500 @ £25 per day | £75 Nil |
| 3 Personal Possessions (under 18s limit) Single Article Limit Bicycle limit Valuables Limit Delayed Possessions (including Bicycle) Personal Money Cash Limit (under 18s cash limit) Loss of Passport | £1,500 (£500) £250 £500 £250 £100 £500 £300 (£50) £250 | £75 NIL £75 Nil |
| 4 Personal Accident (death limit under 16s) | £25,000 (£5,000) | Nil |
| 5 Missed Departure | £1,000 | £75 |
| 6 Departure Delay Delay Cancellation | £100 £5,000 | Nil £75 |
| 7 Personal Liability | £2,000,000 | £75 |
| 8 Legal Expenses | £15,000 | £75 |
| 9 Bicycle Loss of Use | £250 | Nil |
| 10 Unused Activity Pack | £150 @ £15 per day | Nil |

The following sections only apply if you have paid the appropriate winter sports premium

| | | |
|---|------------------------------|------------|
| 11 Ski Equipment Own/Borrowed Single Article/ Set Limit Hired Single Article / Set Limit Ski Hire Charges | £700 £300 £250 £250 | £75 Nil |
| 12 Unused Ski Pack | £150 @ £15 per day | Ni |
| 13 Piste Closure | £200 @ £20 per day | Nil |
| 14 Weather Extension | £150 @ £30 per day | Nil |

Single Trip Features

| | |
|-----------------------------------|----------|
| Maximum age at date of departure | 84 years |
| Maximum period aged 65 – 74 years | 31 days |
| Maximum period aged 75 – 84 years | 24 days |

Annual Multi-trip Features

| | |
|---|----------|
| Maximum age at date of commencement of this policy | 64 years |
| Maximum period any one journey | 31 days |
| Business travel included | Yes |
| UK holidays included | Yes |
| (minimum of 2 nights in pre-booked accommodation) | |
| Family members can travel separately | Yes |
| Maximum Winter Sports any one policy period (if you have opted to include) | 17 days |

For Office Completion Only.

Appropriate insurance purchased as validated by booking invoice.

Annual Multi-trip Policy - 12 months (365 days) cover from the Date of Commencement :
(NB: There is no cancellation cover before this date)

| | | |
|--|--|--|
| | | |
|--|--|--|

IMPORTANT

Please read the whole of this policy before you travel and make sure you understand exactly what is and is not covered. It is important because it contains information on how we will deal with your claim. If you have any questions or you want extra cover, please contact Inntravel immediately.

HOW YOUR POLICY WORKS Your travel insurance policy is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the period of cover. **Your** policy does not cover all possible events and expenses.

TELLING US ABOUT RELEVANT FACTS You must tell **us** before **you** travel about anything which may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something which may be relevant, **your** cover may be refused and **we** may not cover any related claims. This includes anything concerning **your relatives** or **business colleagues** on whom the travel plans may depend.

POLICY EXCESS Under most sections of **your** policy, **you** will have to pay an excess. This means that **you** will be responsible for paying the first part of the claim for each incident. The amount **you** have to pay is the excess.

'COOLING-OFF' PERIOD Your right to cancel – if having purchased this insurance **you** decide that it does not meet **your** requirements please return all documentation within **14** days of the date of purchase to **Inntravel** and provided that no claim has been made or is intended to be made and **you** have not travelled, the premium will be refunded in full. Cancellation by **you** at any other time will mean **you** are not entitled to a refund of premium.

POLICY EXCESS Under most sections of your policy, **you** will have to pay an excess. This means that **you** will be responsible for paying the first part of the claim for each incident. The amount **you** have to pay is the excess.

PERIOD OF INSURANCE

If Annual multi-trip cover is selected: The cover for cancellation described in section **1** starts from the date of booking **your** holiday or **journey** or date of commencement of **your** policy (whichever the later) and ends at the beginning of the **journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey** or expiry of the policy, whichever is the first.

If Single trip cover is selected: The cover for cancellation described in section **1** starts from the date **your** policy is issued and ends at the beginning of the **journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of your **journey** (but it will not be longer than the period for which the premium has been paid).

DOCUMENTS NEEDED TO CLAIM You may need to get some information about **your** claim while **you** are away. Please read the conditions and the individual sections of **your** policy for more information.

ABOUT YOUR INSURANCE This insurance cover has been arranged by Fogg Travel Insurance Services Limited with Tokio Marine Europe Insurance Limited and Union Reiseversicherung AG. This covers each person who an Insurance premium has been paid for as shown on the confirmation and deposit receipt issued by **Inntravel**.

EXTENDING THE PERIOD OF COVER

If **you** or anyone travelling with **you** cannot finish their **journey** as planned because they die, fall ill, are injured or there is a delay that cannot be avoided to the **public transport** system, **we** will extend **your** cover free of charge until **you** can reasonably finish **your** journey.

SPORTING ACTIVITIES COVER

Please refer to the Definition of Words section of this policy, and **activities cover** for a list of sporting activities which are covered during the period of insurance on a recreational basis. An extra premium may apply. Where necessary **you** must ensure that the sporting activity covered is adequately supervised and appropriate safety equipment and/or clothing are worn at all times.

You may be able to obtain cover for a sporting activity that is not listed, by contacting **your** issuing agent. An extra premium may need to be paid.

Any sporting activity not stated under **activities cover**, or where **your** policy is endorsed, is excluded under **hazardous activity**.

GEOGRAPHICAL AREAS

Area 1 - United Kingdom (United Kingdom residents only).

Area 2 - Europe, including the **Channel Islands**, Republic of Ireland and all countries to the west of the Ural Mountains, any country with a Mediterranean coastline, the Canary Islands, Iceland, Madeira, the Azores and the **United Kingdom** where **you** are not a **United Kingdom** resident.

Area 3 - Worldwide including the United States of America and Canada.

ANNUAL MULTI-TRIP:

United Kingdom residents:- Holidays or **journeys** wholly within the **United Kingdom** are also insured but only if they include **2** nights away from **your home** in pre-booked and paid accommodation.

PRE-EXISTING MEDICAL CONDITIONS

It is a condition that:

Where **you** or any **relative** or **business colleague** (including those not travelling with **you** and on whom **your** travel plans depend):-

- i. have any **pre-existing medical condition** or on-going medical condition where treatment has been received or have visited/been referred to a specialist or have been a hospital patient during the **6** months period immediately preceding the date of issue of this policy, **or**
- ii. are on a hospital waiting list for in-patient treatment, or where a terminal prognosis has been given, or
- iii. are currently suffering or have previously suffered from any of the following medical conditions:-
Heart related condition, Hypertension, Arterial Disease, Kidney Disease, Malignant Disease (Cancer), Lung and/or Respiratory Disease (including Asthma where **you** have received in-patient hospital treatment), Motor Neurone Disease, or had a Stroke

YOU MUST CONTACT the Referral Helpline prior to effecting this insurance.

Cover for these conditions will only be provided following our acceptance.

Unless reported and agreed by the Referral Helpline in writing the above conditions will be excluded.

For advice and/or to report a medical condition please contact **our** Referral Helpline on **+44 (0)1623 635958**

and quote **INNTRAVEL** to see if cover is available.

N.B. **You** are responsible for all costs incurred in reporting a medical condition.

MATERIAL FACTS

You must tell us all material facts. If you do not this may result in your claim not being paid.

Your duty:-

- i. **You** are not aware of any circumstances known at the time **you** purchase this insurance which are likely to cause cancellation or **curtailment** of **your** holiday. This includes any existing sickness or injury of any **relative** which if this sickness or injury continued or deteriorated would mean **you** would have to cancel or abandon **your** holiday (see under Pre-existing Medical Conditions section above also).
- ii. **You** must tell **us** all facts which are likely to influence **us** in the assessment or acceptance of **your** insurance. If you have any doubt what **you** need to tell **us** please contact the Referral Helpline detailed above under Pre-existing Medical Conditions section.

RECIPROCAL HEALTH ARRANGEMENTS

If **you** are travelling to a European Union country including Norway, Iceland and Switzerland, **you** should apply for and obtain a European Health Insurance Card (EHIC). This will entitle **you** to benefit from the reciprocal health arrangements which exist between European Union countries. In other countries where reciprocal health arrangements exist all reasonable steps should be made to utilise them.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement and **your claim** under section **2** is reduced, **you** will not have to pay any excess.

24-HOUR MEDICAL EMERGENCY AND REPATRIATION SERVICE

What to do if you need medical treatment or you need to be sent home (repatriated) while you are abroad.

You can use this service if **you** are ill or injured outside **your home country** during **your journey**.

Fogg Assist provide a **24**-hour emergency service **365** days a year. **You** can contact them by phone or fax. Use the appropriate international dialling code for the **United Kingdom** followed by:

Fogg Assist Emergency Telephone no. ++ 44 (0) 845 658 9899 or Fax no. ++ 44(0)20 7928 4748

Please give **Fogg Assist your** age and **your Inntravel** booking reference number if applicable. Say that **you** are insured with **INNTRAVEL** and confirm if **you** have the single trip or annual multi-trip insurance cover.

In the event of any illness, injury, accident requiring hospitalisation and/or repatriation involving anyone insured under this policy or where the anticipated costs are likely to exceed **£300** **you** must notify **Fogg Assist**. If it is not possible to notify them in advance **you** must do so as soon as possible. Failure to do so will affect the assessment of **your** claim. To minimise the loss it is a condition that **Fogg Assist** will be responsible for all decisions on the most suitable, practical and reasonable solution to any problem at any time during the **journey**. **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.

The service is available if medically necessary and when **you** have a valid proof of this insurance and is subject to the terms of this policy. It includes:-

- a guarantee to pay hospital or doctors' fees;
 - help in different languages;
 - repatriation arrangements to send **you home** by land, sea or air and if necessary a nurse or doctor to treat **you**;
 - necessary travel arrangements for other members of **your** party or next-of-kin (if it is covered under this policy);
- and
- an ambulance service to a hospital or nursing home or **your home** when **you** arrive in your **home country**.

For more information, see also under the headings - Section **1** - Cancellation or Curtailment Charges' and 'Section 2 - Emergency Medical and Repatriation Expenses'.

WHO TO CONTACT IF YOU NEED TO CLAIM

If **you** require a claim form (other than for Section **8** Legal Expenses) please visit:

www.foggtravelinsurance.com and click on **claim forms** - **you** can print the relevant claim form required or

you can request a claim form quoting **INNTRAVEL** by email **claims@foggtravelinsurance.com**

or alternatively contact:

Fogg Travel Insurance Services Limited

Crow Hill Drive, Mansfield, Notts. NG19 7AE United Kingdom

Telephone: **+44 (0)1623 631331**

You should fill in the form and send it to **us** as soon as possible together with all the information and documents **we** ask for.

For Section **8** **Legal Expenses** claims or enquiries contact:

DAS Legal Expenses Insurance Company Limited

DAS House, Quay Side, Temple Back, BS1 6NH United Kingdom

Telephone: **+44 (0)117 934 2111** or **+44 (0)117 976 2030**

DEFINITION OF WORDS

Throughout this policy, the words and phrases listed below have the meanings given next to them when printed in bold.

Accident an unexpected event causing physical bodily injury, resulting in total and permanent loss of sight, total and permanent loss of use of a limb or permanent total disablement or death, within a year of the event.

Activities Cover the following sporting activities are covered during the period of insurance on a recreational basis:-

- archery, badminton, beach games, bowls, cycling as part of **your Inntravel** holiday and/or cycling on mountain paths and roads, fell walking, fishing, golf, horse riding, parasailing (over water), pony trekking, rambling, riding or leading or in control of a donkey as part of your **Inntravel** holiday, tennis, sailing inside territorial waters, scuba diving to a depth of **10** metres (provided you are qualified for the dive undertaken or are accompanied by a properly qualified instructor excluding diving alone or in wrecks or at night), squash, trekking/walking up to **3,000** metres, white-water canoeing up to grade **3**, white water rafting up to grade **3**;

- curling, dog sledding, tobogganing and recreational ice skating;

- **winter sports** provided the appropriate winter sports premium has been paid **but excluding** any form of ski or skibob racing, competition or training therefore, ski jumping, ski flying, ski acrobatics, stunting, bob sleighing or skeletoning, snow rafting, para-punting, ice hockey;

and the following sporting activities only when **booked with Inntravel**:

- climbing up to **30** metres booked as a 'taster' activity and with a qualified local company using harnesses and ropes, tandem para-punting in France as an incidental activity to **your journey** and with a local regulated company trekking/walking over **3,000** metres when pre-booked; caving as an incidental activity to **your journey** and with a qualified guide (excluding cave diving);

and the following sporting activities only when **booked with Inntravel** and provided the appropriate **winter sports** premium has been paid:-

- heli-skiing when the helicopter lands at a designated site to allow **you** to disembark, any form of power assisted skiing or use of mechanised snow-mobiles when pre-booked (excluding personal liability), end of week ski school organised event/race.

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

Please contact us if you are in any doubt or if you are taking part in any sport not listed above to ensure that you are covered with full details of the activity for our consideration. An extra premium may need to be paid.

Any sporting activity not stated under **activities cover** is excluded under **dangerous activity** unless agreed by **us**.

Appointed Representative the **preferred law firm**, law firm, accountant or other suitably qualified person DAS will appoint to act on behalf of the **insured person**.

Breakdown mechanical or electrical failure due to any cause other than due to lack of fuel, oil or water.

Business Colleague any person that **you** work closely with whose absence for a period of **1** or more complete days necessitates the **cancellation** or **curtailment** of the **journey** as certified by a director of the business.

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

Costs and Expenses

(a) all reasonable and necessary costs chargeable by the **appointed representative** and agreed by DAS in accordance with the **DAS standard terms of appointment**.

(b) the costs incurred by opponents in civil cases if the **Insured Person** has been ordered to pay them, or the **insured person** pays them with DAS' agreement.

Curtailment/curtail – the cutting short of **your journey** by **your** early return **home** or **your** repatriation to a hospital or nursing home in **your home country**. Payment will be made on the unused proportion of **your** irrecoverable pre-paid charges calculated on the number of full days of **your journey** that are lost from the day **you** are repatriated.

All **Curtailment** claims will need authorisation from Fogg Assist or **us** in advance.

DAS Standard Terms of Appointment - the terms and conditions (including the amount DAS will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

Date of occurrence the date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, **the date of occurrence** is the date of the first of these events (this is the date the event happened, which may be before the date the **insured person** first became aware of it).

Departure point the airport, train station, coach station or port as shown on **your** pre-booked itinerary.

Family up to **2** parents or grandparents and their children or grandchildren aged under **18** years at the date of departure if single trip cover selected or under **18** years at the date of commencement of cover if annual multi-trip cover selected.

Hazardous activity

- cave diving, hang-gliding or any other aerial activities, micro-lighting, motor-sports, mountaineering, parachuting, para-punting, potholing, sports involving bodily contact, sailing outside territorial waters, trekking/walking over **3,000** metres or any other pursuit or sporting activity where it requires skill and/or is recognised there is an increased risk of serious injury or can be reasonably expected to aggravate any existing infirmity **except** for the sporting activities stated under **activities cover**; or
- any professional sporting activity; or
- any kind of racing **except** for the sporting activities stated under **activities cover** or racing on foot; or
- **winter sports except** for the sporting activities stated under **activities cover**.

Home your usual place of residence in **your home country**.

Home Country your usual country of residence in the **United Kingdom** or the **Channel Islands** or other European Union member country. The country where **you** are registered for income tax purposes in the European Union.

Insured Incident a specific or sudden accident that causes death or bodily injury to the **insured person**.

Journey

If annual multi-trip cover is selected:

Any pre-booked holiday or **journey** of no more than **31** days duration for an **insured person** aged up to **64** years at the date of issue or commencement whichever is the later within the Geographical Limits for social, domestic pleasure, educational or commercial business purposes commencing from and returning to the **insured person's home** or place of business within the **insured person's home country** and involving travel:-

A. outside of **your home country**

B. solely within the **United Kingdom** (if **your** usual place of residence is the **United Kingdom**) **PROVIDED THAT** the **Journey** involves at least **2** nights stay in pre-booked and paid accommodation during the period of insurance.

Your insurance, if the appropriate **winter sports** premium has been paid, includes **winter sports** cover of **17** days in total in any one policy year.

If single trip cover is selected:

A holiday or **journey**:-

A. outside of **your home country**

B. solely within the **United Kingdom** for residents of the **United Kingdom** only for an **insured person**:-

- aged up to **84** years at the date of departure, but limited to an **insured person**
- aged **65** to **74** years at the date of departure for travel for no more than **31** days, or
- aged **75** to **84** years at the date of departure for travel for no more than **24** days

that takes place during the period of insurance which begins when **you** leave home and ends when **you** get back **home** or to a hospital or nursing home in **your home country**, whichever is earlier. Any other holiday or **journey** which begins after **you** get back is not covered.

Legal Expenses Insurer DAS Legal Expenses Insurance Company Limited.

Pair or set a number of items of **personal possessions** that belong together or can be used together.

Personal money cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, passports, all held for private and not business purposes.

Personal possessions each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport) owned or borrowed by **you** that **you** take with **you** on **your journey**; and the bicycle that **you** own, borrow or hire for use on **your Inntavel** holiday.

Pre-existing medical condition any condition that has required referral to or consultation with a specialist or hospital for treatment, investigation or check up within the **6** months prior to:-

- The date that this insurance was arranged, or
- The date that **you** subsequently made arrangements for a holiday or **journey**, or
- The date that **you** extended the original period of **your** insurance, whichever is the later.

Preferred Law Firm a law firm or barristers' chambers DAS choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the **insured person's** claim and must comply with DAS' agreed service standard levels, which DAS audit regularly. They are appointed according to the **DAS standard terms of appointment**.

Public Transport any aeroplane, ship, train or coach on which **you** are booked that run to a published scheduled timetable.

Reasonable Prospects for civil cases, the prospects that the **insured person** will recover losses or damages (or obtain any other legal remedy that DAS have agreed to, including an enforcement of judgement), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. DAS, or a **preferred law firm** on DAS behalf, will assess whether there are **reasonable prospects**.

Redundancy loss of permanent paid employment (other than when **you** are self-employed) after a continuous working period of **2** years with the same employer, when **you** are over **18** and under **65**.

Relative husband, wife (or named partner with whom **you** are living at the same address), parent, step-parent, grandparent, parent-in-law, brother, sister, child, step-child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law, and fiancé(e).

Resident you have **your** main **home** in **your home country** and have not spent more than **6** months abroad during the year before the policy was issued.

Ski Equipment skis, ski poles, snowboards, bindings, ski-boots, snowboard boots.

Terrorist Action the actual or threatened:-

1. use of force or violence against persons or property, or
2. commission of an act dangerous to human life or property, or
3. commission of an act that interferes with or disrupts an electronic or communications system undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:-
 - a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
 - b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
 - c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

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 England, Scotland, Wales, Northern Ireland and the Isle of Man.

Valuables jewellery, watches, items made of gold or silver or containing precious or semi-precious stones, furs, spectacles (including sunglasses) binoculars, telescopes, computer game machines, computer games, cameras and any kind of photographic, audio, video, computer, television, fax, phone (including mobile telephones), portable satellite equipment, satellite navigation equipment, ipods, MP3 players, other electronic or electrical equipment of any kind, films, tapes, cassettes, compact or computer discs, cartridges, head phones, cables and memory cards.

We, our, us Tokio Marine Europe Insurance Limited (50%) and Union Reiseversicherung AG (50%).

Winter sports skiing and snow boarding.

You, your, insured person each person who an insurance premium has been paid for as shown on the confirmation and deposit receipt

Subject to the terms of this policy we will indemnify you, during the period of insurance for which we have accepted your premium, up to the sums insured provided in respect of:-

SECTION 1 - CANCELLATION OR CURTAILMENT CHARGES

If you think you may have to cut your journey short (curtail), the emergency assistance company must be told immediately - see under the heading '24 hour Medical Emergency and Repatriation Service' for more information.

What you are covered for:

We will pay up to **£5,000** (less Insurance Premiums) of the **journey** in total for **your** part of the costs of unused personal accommodation, transport charges and extra travel expenses which have been paid or where there is a contract to pay before the **journey** departure date, and cannot recover in respect of any part of the **journey** which **you** are necessarily required to cancel or curtail, and includes up to **£150** for cover for excursions which were booked and paid before **your journey** begins, which cannot be recovered from anywhere else as the direct result of:-

- i. **your** death, accidental bodily injury or illness, or that of a **relative** or friend with whom **you** have arranged to travel or stay, or of **your relative** or a **business colleague**
- ii. **you** or any person with whom **you** have arranged to travel or stay being subject to compulsory quarantine or being summoned for Jury Service or as a witness in a Court of Law during the period of the holiday
- iii. **your** redundancy (qualifying **you** to claim for payment under current Redundancy Payment Legislation) or that of any person with whom **you** intend to travel, provided that such notice of redundancy is advised to **us** within **14** days of its announcement
- iv. **your** private dwelling becoming uninhabitable following fire, storm or flood, or **your** presence being required by the Police following burglary at such private dwelling occurring at any time after **we** have accepted this insurance
- v. cancellation of scheduled **public transport** consequent upon hi-jack occurring during the **period of insurance**
- vi. reasonable additional travelling expenses incurred by **you** in returning to **your home**, where such return is urgently necessitated by the death serious illness or severe injury of **your relative** or a **business colleague** where such **relative** or **business colleague** is resident in **your home country**
- vii. **your** unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave
- viii. **your** car becoming unusable as a result of theft, fire or accident within **7** days or **your** scheduled departure. This only applies if **your** planned **journey** is a self drive holiday using **your** car

PROVIDED THAT:-

If **you** become aware of any circumstances which make it necessary for **you** to cancel **your** holiday or **journey**, **you** must advise **your** tour operator or travel agent in writing within **48** hours. The maximum amount **we** will pay will be limited to the applicable cancellation charges raised at that time.

If a holiday is curtailed through **your** accident or illness, a doctor at the resort or the nearest town must confirm that such **curtailment** is necessary. All **curtailment** claims must be authorised in advance by the **24 Hour Medical Emergency and Repatriation Service** detailed on page **4** or by **us**.

Failure to do so will affect the assessment of **your** claim.

We will calculate **curtailment** claims from the day it is necessary for you to return to your home country. **We** will pay personal accommodation and extra travel expenses based on each 24-hour period you have lost. If we pay extra transport costs in the event of your repatriation your unused travel tickets will then belong to us.

What you are not covered for:

- Any claims arising where you or any **relative** or **business colleague** (including those not travelling with **you** and on whom **your** travel plans depend):-
 - have any pre-existing medical condition or on-going medical condition where treatment has been received or have visited/been referred to a specialist or have been a hospital patient during the **6** months period immediately preceding the date of issue of this policy, or
 - are on a hospital waiting list for in-patient treatment or where a terminal prognosis has been given, or
 - have any of the following conditions: Heart related condition, Hypertension, Arterial Disease, Kidney Disease, Malignant Disease (Cancer), Lung and/or respiratory Disease (including Asthma where **you** have received in-patient hospital treatment), Motor Neurone Disease, or had a Strokeunless declared to **us** and agreed by **us in writing** prior to effecting this insurance. Please refer to the Pre-existing Medical Conditions section.
- 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.
- An excess of **£75** (or **£20** if **you** are only claiming for **your** lost deposit) for each incident claimed for under this section.
- Travel tickets paid for using Air Miles.
- Anything caused by:-
 - **you** not having the correct passport, visa or ESTA;
 - **you** travelling against the advice of **your** doctor;
 - **you** travelling specifically to receive medical treatment during **your journey** or in the knowledge that **you** are likely to need treatment;

- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down (unless **your journey** is a planned self drive holiday using **your** car);
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** carrier's refusal to allow **you** to travel for whatever reason.
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- **you** suffering from any psychological or psychiatric disorder, eating disorder, mental instability, anxiety, stress or depression;
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal.
- Any extra cancellation charges because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.
- Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after **your** policy was issued.
- Cutting short **your journey** unless the emergency assistance company has agreed.
- Anything caused by **you** not getting a medical certificate (from the doctor who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** early because of death, injury or illness. The emergency assistance company's doctor must have agreed with the reason and that **you** were fit to travel.
- The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.
- Motorcycling as a driver or passenger on machines exceeding **125cc** engine and/or motorcycling as either a driver or passenger unless the person driving the motorcycle holds a current valid full motorcycle license.
- Anything caused by **you** taking part in manual work, unless **we** agree in writing.
- Anything caused by **you** taking part in a **hazardous activity** unless shown to be covered under **activities cover** and the appropriate additional premium has been paid where applicable for this cover and the policy endorsed.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

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

- notify the travel agent/tour operator **immediately**, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice.
- obtain a claim form from Fogg Travel either by internet or telephone, and get **your**/the patient's registered doctor to complete the medical certificate attached to the claim form.
- send any receipts to Fogg Travel.
- if **you** feel **you** need to cut short **your journey** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. **Curtailment** claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to Fogg Travel.
- **Curtailment** claims will be paid in full days lost from the day **you** return **home**.

SECTION 2 – EMERGENCY MEDICAL, REPATRIATION AND ASSOCIATED EXPENSES

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, the emergency assistance company must be told immediately - see under the heading '24 hour Medical Emergency and Repatriation Service' for more information.

What you are covered for:

We will pay **you** or **your** legal representatives for the following necessary emergency expenses which **you** incur within **6** months of the incident during **your journey** outside **your home country** during the period of insurance:-

1. up to **£5 million** for reasonable fees or charges **you** incur for:-

- a) medical, surgical, hospital, nursing home or nursing services;
- b) reasonable extra transport and accommodation costs (on bed and breakfast basis only) for **you** and any other person who stays or travels with **you** or to **you** from **your home country** on medical advice (including for a replacement carer if **your** carer who has accompanied **you** on the **journey** is medically certified as being unable to care for **you** as a result of sickness or injury occurring during the period of the **journey**);
- c) transporting **your** body or ashes to **your home** or **we** will pay up to **£1,500** for **your** funeral expenses, in the place where **you** die outside **your home country**;
- d) reasonable additional transport and accommodation costs incurred in the event of the necessary repatriation of **you** to **your** home or place of business within **your home country** as a result of the sudden and unexpected death, serious injury or serious illness, occurring during **your journey**, of **your relative** or **business colleague** in **your home country**.

2. **£25** for each 24-hour period that **you** are in hospital as an in-patient up to **£500** in total during **the journey** as well as any fees or charges paid under 1.
3. up to **£350** for emergency dental treatment to relieve sudden pain.
4. up to **£150** for the cost of excursions booked and paid before **your journey** begins, which **you** cannot go on because **you** are in hospital or have to stay in bed on the written advice of the doctor who treated **you** in the place where **you** were staying and which **you** cannot recover from anywhere else.

What you are not covered for:

- Any claims arising where **you** or any **relative** or **business colleague** (including those not travelling with **you** and on whom **your** travel plans depend):-
 - have any **pre-existing medical condition** or on-going medical condition where treatment has been received or have visited/been referred to a specialist or have been a hospital patient during the **6** months period immediately preceding the date of issue of this policy, or
 - are on a hospital waiting list for in-patient treatment or where a terminal prognosis has been given, or
 - have any of the following conditions: Heart related condition, Hypertension, Arterial Disease, Kidney Disease, Malignant Disease (Cancer), Lung and/or Respiratory Disease (including Asthma where **you** have received in-patient hospital treatment), Motor Neurone Disease, or had a Stroke
 unless declared to **us** and agreed by **us** in writing prior to effecting this insurance. Please refer to the Pre-existing Medical Conditions section.
- 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.
- The cost of replacing any medication **you** were using when **you** began **your journey**.
- Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** or the emergency assistance company agree.
- Anything caused by:-
 - **you** travelling against the advice of **your** doctor;
 - **you** travelling specifically to receive medical treatment during **your journey** or in the knowledge that **you** are likely to need treatment;
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
 - **your** carrier's refusal to allow **you** to travel for whatever reason;
 - **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
 - the direct or indirect effect of **you** using alcohol or solvents;
 - **you** suffering from any psychological or psychiatric disorder, eating disorder, mental instability, anxiety, stress or depression;
 - motorcycling as a driver or passenger on machines exceeding **125cc** engine capacity and/or motorcycling as either a driver or passenger unless the person driving the motorcycle holds a current valid full motorcycle licence;
 - anything caused by **you** taking part in manual work, unless **we** agree in writing.
- **You** taking part in any **hazardous activity** unless shown to be covered under **activities cover** and the appropriate additional premium has been paid where applicable for this cover and the policy endorsed.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.
- 1 and 3** An excess of **£75** for each incident claimed for under this section, unless **your** claim is reduced because **you** used an European Health Insurance Card (EHIC) in one of the European Union countries listed on the back of the form or any other reciprocal health arrangement.
- 1a** - Services or treatments **you** receive within **your home country**.
 - Services or treatments **you** receive which the doctor in attendance and the emergency assistance company think can wait until **you** get back to **your home country**.
 - In-patient treatment or repatriation or where anticipated costs are likely to exceed **£300** which the emergency assistance company has not authorised.
 - The extra costs of having a single or private room in a hospital or nursing home.
 - The cost of all treatment which is not directly related to the illness or injury that caused the claim.
- 1c** **Your** burial or cremation within your home country.
- 1b, c and d** more than **£10,000** in total for **journeys** within the **United Kingdom** where your **home country** is the **United Kingdom**.
- 3** - Replacing or repairing false teeth or artificial teeth (such as crowns).
 - Dental work involving the use of precious metals.

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

- emergency medical assistance see under '24-Hour Medical Emergency and Repatriation Service' section and details given separately above.
- for non-emergency cases, visits to doctors, hospital outpatients, or pharmacy costs **you** incur **you** must keep all receipts accounts and medical certificates. If anticipated costs are likely to exceed **£300** **you** must notify the 24-Hour Medical Emergency and Repatriation Service as soon as possible. They will direct **you** to an appropriate medical facility and may be able to guarantee costs on your behalf.

SECTION 3 - PERSONAL POSSESSIONS AND PERSONAL MONEY

What you are covered for:

1. Up to **£1,500** (**£500** if you are under **18** years of age) in total for **your personal possessions** that are damaged, stolen, lost or destroyed on **your journey**. It will be our decision to pay either:-
 - the cost of repairing **your** items;
 - to replace **your** items; or
 - the cost of replacing **your** items less an amount for wear, tear and loss of value.
2. Up to **£100** in total for essential replacement items, including hire of alternative bicycle for use during **your Intravel** holiday, if **your personal possessions** are lost or stolen on **your outward journey** from **your home country** for more than **12** hours from when **you** arrived at your destination. **You** must send **us** the receipts for anything that **you** buy. **We** will take any amount **we** pay from the final claim settlement if the items are permanently lost.
3. Up to **£250** towards the costs of replacing **your** passport if it is lost, stolen or destroyed on **your journey**.
4. Up to **£500** for loss or theft of **your personal money** while on **your journey**.

Special Conditions applying to claims under this section:

1. **You** must keep all **your** tickets and luggage tags.
2. **You** must get an estimate for repair for all damage claims. If possible, **you** should keep the damaged items so that **we** can inspect them and if **we** make a payment or **we** replace an item, the item will then belong to **us**.
3. If something is lost or stolen, **you** must tell the police as soon as possible but within **24** hours of discovering the loss and get a report from them. **You** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate. If the loss or theft happens while **you** are travelling, **you** must tell the carriers and get a property irregularity report form from them.
4. **You** must keep to the carrier's condition of carriage.
5. **You** must not abandon any property.

What you are not covered for:

- 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 that is the result of a domestic dispute.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.
- 1** - More than **£50** in respect of non-prescription sunglasses, unless substantiated by the original purchase receipt pre-dating the loss.
 - More than **£250** for any single article, **pair or set** of any kind, whether jointly owned or not.
 - More than **£500** for **your** own, borrowed or hired bicycle used for **your Intravel** holiday.
 - More than **£250** in total for **valuables**, whether jointly owned or not.
- 1 and 4** An excess of **£75** for each incident claimed for under this section.
- 1 2 and 3** More than the part of the **pair or set** that is stolen, lost or destroyed.
 - Breakage of or damage to fragile articles, works of art, paintings, sculptures, musical instruments unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they were being carried.
 - Loss damage or theft of household goods, bicycles (other than any bicycles that **you** are using as part of your **Intravel** holiday).
 - Contact lenses, hearing aids or dentures or the cost of replacing or repairing false teeth.
 - Loss or damage due to atmospheric or climatic conditions, wear, tear, depreciation, superficial marks and scratches, moth or vermin.
 - **Personal possessions** left **unattended** away from **your** personal holiday or **journey** accommodation except bicycles securely locked to an immovable object (or locked in a bicycle store or equivalent if one available overnight).
 - More than **£100** in total for **personal possessions** stolen from an **unattended** vehicle between the hours of **9pm** and **8am** or, if stolen at any other time, unless they were forcibly removed whilst locked inside the vehicle and the vehicle is being used for travel between different points of overnight accommodation.
 - Loss or theft or damage to **your valuables** whilst left **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.
- Any claim where **you** are unable to prove the existence or prove the ownership of any item with an insured value in excess of **£100**.
- Sports equipment whilst in use (except for riding hats, cycle helmets).
- Any items more specifically insured elsewhere.
- Loss or theft, or damage to the following:-
 - films, tapes, cassettes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
 - goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
 - wheelchairs, prams, pushchairs or baby buggies, bicycles (other than bicycles used for **your Intravel** holiday) except while they are being carried by **public transport**.
 - **valuables** left in a motor vehicle.
 - **valuables** carried in suitcases, trunks or similar containers unless they are with **you** all the time.

- **valuables** unless they are with **you** all the time or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
 - contact or corneal lenses.
 - bonds, share certificates, guarantees or documents of any kind.
 - **personal possessions** that are not with **you** all the time unless they are locked in the accommodation **you** are using on **your journey**, or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle which has been broken into (no cover for **valuables**).
- 2 Any claim if **you** are claiming under section **9 - 1**. from the same cause.
 - 3 - Any claim unless **you** get a letter from the consulate **you** reported the loss to.
 - More than the unused portion of **your** passport.
 - 4 - More than **£300** (reduced to **£50** if you are under **18** years) in cash in total while on **you**, whether jointly owned or not.
 - Any claim unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency.
 - Loss or theft of **personal money**, unless it is with you all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
 - Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
 - Loss or theft of travellers' cheques where the place where **you** got them provides a replacement service.
 - Travel tickets paid for using Air Miles.

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

- for all loss or damage claims during transit **you** need to (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your** outward **journey**, **you** may need to buy some **essential** items. **You** must keep all the receipts to prove **your** claim.
- for all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.
- for all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.
- for lost or stolen passport **you** will also need to get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.
- for loss of money **we** will require (a) confirmation from **your** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

SECTION 4 - PERSONAL ACCIDENT

What you are covered for:

We will pay **you** or **your** legal representative one of the following amounts for an **accident** occurring whilst on **your journey** which must be caused by something external and visible:-

- | | |
|---|----------------|
| 1. Death | £25,000 |
| 2. Total and permanent loss of sight in one or both eyes or total permanent loss of use of one or both hands or feet | £25,000 |
| 3. Permanent total disablement as a result of which there is no work which you are able to do. If you are not in paid work, we will provide the same cover for any permanent disability which prevents you from doing all your usual activities all occurring within 12 months of the event happening. | £25,000 |

What you are not covered for:

- Anything caused by:-
 - any **accident** that **you** suffer before **your journey** begins;
 - **your** sickness, disease, physical or mental condition that is gradually getting worse;
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
 - the direct or indirect effect of **you** using alcohol or solvents;
 - motorcycling as a driver or passenger on machines exceeding **125cc** engine capacity and/or motorcycling as either a driver or passenger unless the person driving the motorcycle holds a current valid full motorcycle licence;
 - **you** taking part in manual work, unless **we** agree in writing.
- **you** taking part in any **hazardous activity** unless shown to be covered under **activities cover** and the appropriate additional premium has been paid where applicable for this cover and the policy endorsed.
- **We** will not pay more than one of the benefits resulting from the same injury.
- **We** will not pay more than **£5,000** if **you** are under **16** at the time of the **accident**.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

SECTION 5 - MISSED DEPARTURE

What you are covered for:

We will pay you up to **£1,000** compensation for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to any **departure point** by the time shown in **your** travel itinerary (plans) because:-

- **public transport** does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down PROVIDED THAT the vehicle has been serviced in accordance with the manufacturers recommendations; or
- temporary closure of the international rail terminal port or airport from which **you** are due to depart due to any event beyond their control, unless otherwise excluded; or
- abnormal and unforeseeable traffic congestion which **you** can prove resulted in an increase in the time that such **journey** would normally take of more than **2** hours.

What you are not covered for:

- An excess of **£75** for each incident claimed for under this section.
- Any **journey** within the **United Kingdom** not involving a sea crossing.
- Any claim unless **you** get a letter from the **public transport** provider (if this applies) confirming that the service did not run on time.
- Any claim unless **you** get confirmation of the delay from the authority who went to the accident or **breakdown** (if this applies) affecting the vehicle **you** were travelling in.
- Any claim unless **you** have allowed time in **your** travel plans for delays which are expected.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy was issued.
- Failure of **public transport** caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.
- Any claim under this section if **you** are claiming under sections **6** or **14** from the same cause.

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

- obtain written confirmation of the delay and stating the cause from the relevant authority that went to the accident or **breakdown** affecting the vehicle in which **you** were travelling.
- obtain written confirmation of the delay from the **public transport** provider confirming that the service did not run on time and stating the cause.

SECTION 6 - DEPARTURE DELAY

What you are covered for:

Compensation if the flight, train, coach or sailing **you** are booked on is delayed at its **departure point** by more than **8** hours from the time shown in **your** travel itinerary (plans) **we** will pay you:-

1. **£20** after the first full **8** hours of delay and **£10** after each extra delay of **12** hours up to **£100** in total; or
2. the costs incurred for bed and breakfast not exceeding **£100** in total if **you** are delayed for more than **8** hours between **6pm** and **8am** local time and **you** have to pay for additional overnight accommodation; or
3. up to **£5,000** (less insurance premiums) of the **journey** in total for **your** part of the costs of the **journey** which have been paid or where there is a contract to pay before the start of the **journey** which **you** cannot recover from anywhere else, if, after **you** have been delayed for more than **12** hours, **you** decide to abandon the **journey** before **you** leave your **home country**.

What you are not covered for:

- Travel tickets paid for using Air Miles.
- Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.
- Missed connections.
- Any **journey** within the **United Kingdom** not involving a sea crossing.
- Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the **flight, international train** or **sea vessel**.
- Any costs claimed that are not supported by a receipted invoice showing the amount **you** have paid for bed and breakfast.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy was issued.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.
- Any claim under this section if **you** are claiming under sections **5** or **14** from the same cause.
- 3. An excess of **£75** for each incident claimed.

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

- obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than **8** hours.

SECTION 7 - PERSONAL LIABILITY

If you are hiring a motorised or mechanical vehicle while on your journey, you must make sure that you get the necessary insurance from the hire company. We do not cover this under our policy.

What you are covered for:

We will pay up to **£2 million** plus any other costs we agree to in writing that relate to anything you cause during your journey for which you are legally liable and results in one of the following:-

1. Bodily injury of any person.
2. Loss of or damage to property which you do not own and you or any member of your family have not hired, loaned or borrowed.
3. Loss of or damage to the accommodation you are using on your journey that does not belong to you or any member of your family.

What you are not covered for:

- An excess of **£75** for each incident claimed under this section.
- Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.
- Something which is suffered by anyone employed by you or a member of your family and is caused by the work they are employed to do.
- Something which is caused by something you deliberately did or did not do.
- Something which is caused by your employment or any member of your family's employment.
- Something which is caused by you using any firearm or weapon.
- Something which is caused by any animal you own, look after or control, except horses, donkeys, domestic dogs and cats.
- Something which you agree to take responsibility for which you would not otherwise have been responsible for.
- Any liability for bodily injury, suffered by you or any member of your family.
- Compensation or other costs caused by accidents arising from your ownership or possession of any of the following.
- The use of any land or building except for the accommodation you are using on your journey.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised water craft or sailing vessels, except boats designed for and being used as accommodation on your journey.
- You are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

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

- If an event happens that is likely to result in a claim, you must immediately notify the claims handlers in writing.
- 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.
- Any related correspondence or documentation that you receive must be sent immediately, unanswered, to the claims handlers.

SECTION 8 – LEGAL EXPENSES

Important – Cover under this section is underwritten and administered by DAS Legal Expenses Insurance Company Limited (DAS).

What is covered:

DAS agrees to provide the insurance described in this section subject to the terms, conditions, exclusions and limitations set out in this section, provided that:-

1. **reasonable prospects** exist for the duration of the claim
2. the **date of occurrence** of the **insured incident** is during the Period of Insurance
3. any legal proceedings will be dealt with by a court, or other body which DAS agree to, within the Geographical Limits, and
4. the **insured incident** happens within the Geographical Limits.

DAS will pay an **appointed representative**, on behalf of the **insured person**, **costs and expenses** incurred following an **insured incident**, provided that:-

- (a) the most DAS will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is **£15,000**
- (b) the most DAS will pay in **costs and expenses** is no more than the amount DAS would have paid to a **preferred law firm**
- (c) in respect of an appeal or the defence of an appeal, the **insured person** must tell DAS within the time limits allowed that the **insured person** wants to appeal. Before DAS pay the **costs and expenses** for appeals, DAS must agree that **reasonable prospects** exist
- (d) for an enforcement of judgement to recover money and interest due to the **insured person** after a successful claim under this section, DAS must agree that **reasonable prospects** exist, and
- (e) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most DAS will pay in **costs and expenses** is the value of the likely award.

What is not covered:

In the event of a claim, if the **insured person** decides not to use the services of a **preferred law firm**, the **insured person** will be responsible for any costs that fall outside the **DAS standard terms of appointment** and these will not be paid by DAS. DAS will not pay for the following:-

1. A claim where an **insured person** has failed to notify DAS of the **insured incident** within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or DAS consider their position has been prejudiced.
2. An incident or matter arising before the start of this cover.
3. **Costs and expenses** incurred before DAS' written acceptance of a claim.
4. Any claim relating to any illness or bodily injury that happens gradually or is not caused by a specific or sudden accident.
5. Any claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to an **insured person**.
6. Defending an **insured person's** legal rights, but DAS will cover defending a counterclaim.
7. Any claim relating to clinical negligence.
8. Fines, penalties, compensation or damages that a court or other authority orders an **insured person** to pay.
9. Any legal action an **insured person** takes that DAS or the **appointed representative** have not agreed to, or where an **insured person** does anything that hinders DAS or the **appointed representative**.
10. Any claim where an **Insured Person** may be one of a number of people involved in a legal action resulting from one or more events arising at the same time or from the same originating cause which could result in the court making a Group Litigation Order.
11. Any claim relating to written or verbal remarks that damage an **Insured Person's** reputation.
12. A dispute with DAS not otherwise dealt with under this section condition 7.
13. **Costs and Expenses** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
14. A claim caused by, contributed to by or arising from:-
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it
 - (c) war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup
 - (d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
15. A claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.
16. Any **Costs and Expenses** that are incurred where the **Appointed Representative** handles the claim under a contingency fee arrangement.
17. A claim against Tokio Marine Europe Insurance Limited or Union Reiseversicherung AG or Fogg Assist.
18. A claim against any insurance intermediary agent of Tokio Marine Europe Insurance Limited or Union Reiseversicherung AG.
19. A claim against **Inntravel** or any Tour Operator, Travel Agent or Carrier or any provider under a 'Tour Operator' package arrangement.
20. A claim relating to Deep Vein Thrombosis or its symptoms that result from an **insured person** travelling by air.
21. The first **£75** in respect of each and every event that causes a claim.
22. **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

Specific Conditions:

1. (a) On receiving a claim, if legal representation is necessary, DAS will appoint a **preferred law firm** or in-house lawyer as the **insured person's appointed representative** to deal with the **insured person's** claim. They will try to settle an **insured person's** claim by negotiation without having to go to court.
(b) If the appointed **preferred law firm** or DAS' in-house lawyer cannot negotiate settlement of the **insured person's** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the **insured person** may choose a law firm to act as the Appointed Representative.
(c) If the **insured person** chooses a law firm as their Appointed Representative who is not a **preferred law firm**, DAS will give the **insured person's** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most DAS will pay is the amount DAS would have paid if they had agreed to the **DAS standard terms of appointment**.
(d) The **appointed representative** must co-operate with DAS at all times and must keep DAS up to date with the progress of the claim.
2. (a) An **insured person** must co-operate fully with DAS and the **appointed representative**.
(b) An **insured person** must give the **appointed representative** any instructions that DAS ask an **insured person** to.
3. (a) An **insured person** must tell DAS if anyone offers to settle a claim. An **insured person** must not negotiate or agree to a settlement without DAS written consent.
(b) If an **insured person** does not accept a reasonable offer to settle a claim, DAS may refuse to pay further legal costs.
(c) DAS may decide to pay an **insured person** the reasonable value of the **insured person's** claim, instead of starting or continuing legal action. In these circumstances an **insured person** must allow DAS to take over and pursue or settle any claim on behalf of an **insured person**. An **insured person** must also allow DAS to pursue at their own expense and for their own benefit, any claim for compensation against any other person and an **insured person** must give DAS all the information and help DAS need to do so.

- (d) Where a settlement is made on a without-costs basis DAS will decide what proportion of that settlement will be regarded as **costs and expenses** and payable to DAS.
4. (a) An **insured person** must instruct the **appointed representative** to have legal costs taxed, assessed or audited if DAS ask for this.
 - (b) An **insured person** must take every step to recover **costs and expenses** and court attendance and jury service expenses that DAS have to pay and must pay DAS any amounts that are recovered.
 5. If the **appointed representative** refuses to continue acting for an **insured person** with good reason, or if an **insured person** dismisses the **appointed representative** without good reason, the cover DAS provide will end immediately, unless DAS agree to appoint another **appointed representative**.
 6. If an **insured person** settles or withdraws a claim without DAS' agreement, or does not give suitable instructions to the **appointed representative**, DAS can withdraw cover and will be entitled to reclaim from an **insured person** any **costs and expenses** DAS has paid.
 7. If there is a disagreement between an **insured person** and DAS about the handling of a claim and it is not resolved through DAS' internal complaints procedure, an **insured person** can contact the Financial Ombudsman Service for help. For all other types of disputes there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by DAS and an **insured person**. If there is a disagreement over the choice of arbitrator, DAS will ask the Chartered Institute of Arbitrators to decide.
 8. DAS may require an **insured person** to get, at the **insured person's** expense, an opinion from an expert that DAS considers appropriate on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by DAS and the cost agreed in writing between the **insured person** and DAS. Subject to this, DAS will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that the **insured person** will recover damages (or obtain any other legal remedy that DAS have agreed to) or make a successful defence.
 9. An **insured person** must:-
 - (a) keep to the terms and conditions of this section
 - (b) take reasonable steps to avoid and prevent claims
 - (c) take reasonable steps to avoid incurring unnecessary costs
 - (d) send everything DAS asks for, in writing, and
 - (e) report to DAS full and factual details of any claim as soon as possible and give DAS any information DAS need.
 10. DAS will, at DAS discretion, void this section (make it invalid) from its start date or from the date of claim, or alleged claim, or DAS will not pay the claim if:-
 - (a) a claim an **insured person** has made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
 - (b) a false declaration or statement is made in support of a claim.
 11. Apart from DAS, an **insured person** is the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.
 12. If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, DAS will only pay DAS share of the claim even if the other insurer refuses the claim.
 13. This section is governed by the law that applies in the part of the **United Kingdom, Channel Islands** or Isle of Man where the **insured person** normally lives. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the **Channel Islands** as appropriate.

Legal Advice Service:

DAS will give an **insured person** confidential legal advice over the phone on any personal legal problem relating to **your Journey**, under the laws of the member countries of the European Union, Isle of Man, the **Channel Islands**, Switzerland and Norway.

An **insured person** can contact DAS' UK-based call centres 24 hours a day, seven days a week. However, DAS may need to call the **insured person** back depending on the enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am – 5pm, Monday to Friday, excluding public and bank holidays. If an **insured person** calls outside these times, DAS will call the **insured person** back. To help check and improve service standards, DAS records all inbound and outbound calls.

To contact the above service, phone DAS on **+44 (0)117 934 2111** or **+44 (0)117 976 2030**. When phoning please quote **your** reference EMEI003.

DAS will not accept responsibility if the Helpline Service fails for reasons DAS cannot control.

SECTION 9 – BICYCLE LOSS OF USE

What is covered:

We will pay **you** up to **£250** for:-

1. the necessary cost of hire of an alternative bicycle or if appropriate, onward **public transport** costs, in the event that your bicycle is rendered unusable following theft or accidental damage during **your journey**, or
2. the necessary additional costs incurred to return **your** bicycle to **your home**, following major damage or **your** bicycle recovery following theft after **you** have returned **home**.

What is not covered:

- Additional repatriation costs:-
 - i. unless the bicycle can and will be repaired following the bicycle return to **your home**.
 - ii. greater than the market value of **your** bicycle prior to the damage.
- The cost of any repairs to **your** bicycle or for the value of **your** bicycle in the event of theft.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

1 Any claim if **you** are claiming under section **3** from the same cause.

SECTION 10 – UNUSED ACTIVITY PACK

What is covered:

We will pay **you** up to **£15** for each **24**-hour period that you are unable to participate in the principal pre-booked walking or cycling activity element of **your Intravel** holiday due to **your** accidental injury or sickness as medically certified by an appropriate medical certificate from the treating doctor during the **journey** which you cannot recover from anywhere else up to **£150** in total during the **journey**.

What is not covered:

- Claims arising from an exacerbation of a pre-existing injury or illness.
- Claims for any travelling companion who decides not to or is unable to participate in the activity without the injured or sick person.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

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

- **you** must submit a medical certificate from a medical practitioner in your resort area.

WINTER SPORTS EXTENSION

ONLY APPLICABLE IF THE APPROPRIATE PREMIUM HAS BEEN PAID

IMPORTANT ADVICE

1. Whilst skiing is fun, there are still rules and regulations which apply - **you** can be prosecuted for behaving in a reckless or dangerous manner. The guidelines are the FIS rules - **you** should read and understand them before **you** ski - following them will help **your** enjoyment.
2. If **you** are not skiing with an instructor or guide, check that the area and the snow **you** wish to ski is suitable for a skier at **your** level - get advice from the local ski school. Never ski in closed areas - it may be there is an avalanche around the corner - or perhaps the mountain just comes to an end!
3. Whilst skis left outside bars and the like are covered in the event of theft, 'mix 'n match' them - thieves only take pairs! Do not leave other property **unattended** except in your hotel room.

OFF PISTE COVER

Off piste skiing is included provided **you** act reasonably and do not ski in a closed or avalanche risk area. If not skiing with a guide or instructor, always check that the area is suitable for a skier at **your** level.

SECTION 11 – SKI EQUIPMENT

What is covered:

- (a) up to a total of **£700** for **ski equipment** owned or borrowed or hired by **you** that is damaged, stolen, lost or destroyed on **your journey**. It will be our decision to pay either:-
 - the cost of repairing **your** items;
 - to replace **your** items; or
 - the cost of replacing your items less an amount for wear, tear and loss of value.
- (b) i) if **you** are temporarily deprived of **your** own or borrowed **ski equipment** on the outward journey for a period for more than **12** hours from the time of arrival at the holiday destination due to delay or misdirection in delivery **we** will pay **you** up to the amount of **£250** for the hire of alternative equipment, or
ii) if you are deprived of **your** own or borrowed **ski equipment** following loss, theft of or damage during **your journey**, **we** will pay for the necessary hire of replacement equipment up to the amount of **£250** (subject to you keeping **your** damaged **ski equipment** for **our** inspection following **your** return to your **home country**).
You must send **us** the receipts for the hire cost. **We** will take any amount **we** pay from the final claim settlement if the items are permanently lost.

What is not covered:

- Loss of **ski equipment** from an **unattended** vehicle between the hours of **9pm** and **8am** or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack.
 - Loss or damage due to dents or defacement of **ski equipment**.
 - Cleaning, repairing or restoring of **ski equipment**.
 - 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 **£100**.
 - Any claim that is the result of a domestic dispute.
 - Loss or damage due to atmospheric or climatic conditions, wear and tear depreciation, superficial marks and scratches, moth or vermin.
 - Damaged **ski equipment** unless returned to **your home country** for our inspection.
 - Sports equipment whilst in use (other than **ski equipment** as defined).
 - Damaged **ski equipment** whilst in use for race training or racing.
 - Any items more specifically insured elsewhere.
 - **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.
- (a) - The first **£75** of each and every incident giving rise to a claim.
 - More than **£300** for any single item, pair or set owned or borrowed by **you**.
 - More than **£250** for any single item, pair or set hired by **you**.
 - **We** will not pay:
 - more than **85%** for **ski equipment** up to **1** year old.
 - more than **65%** for **ski equipment** up to **2** years old.
 - more than **45%** for **ski equipment** up to **3** years old.
 - more than **30%** for **ski equipment** up to **4** years old.
 - more than **20%** for **ski equipment** up to **5** years old.
 - for any **ski equipment** more than **5** years old.

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

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

SECTION 12 – UNUSED SKI PACK

What is covered:

We will pay you up to **£15** per **24**-hour period up to a maximum of **£150** for the proportionate loss of use of **your** pre-booked **ski pack** on which you are unable to obtain a refund following **your** injury or illness which prevents **you** from participating in skiing activities for each full day for the period medically certified or following loss or theft of **your** lift pass during **your journey**.

What is not covered:

- Any claim that does not follow a claim under the Emergency Medical, Repatriation and Associated Expenses section of the policy or the **Curtailed** section of the policy.
- Loss or theft of **your** lift pass not reported to the police within **24** hours of discovering the loss and a written report obtained.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

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

- **you** must submit a medical certificate from a medical practitioner in **your** resort area.
- submit a report confirming the loss or theft of **your** lift pass.

SECTION 13 – PISTE CLOSURE

(VALID FOR THE PERIOD 15TH DECEMBER TO 31ST MARCH ONLY)

What is covered:

- (a) up to **£20** per day for each full day **you** are unable to ski due to lack of snow, adverse weather or avalanche danger that results in the total closure of skiing facilities in the resort where **you** are booked to ski, or
- (b) up to **£20** per day for each full day of such total closure of skiing facilities for the cost of transfer to an alternative ski area including the purchase of a lift pass for such alternative ski area during the period of **your journey**.

What is not covered:

- More than **£200** in total.
- Any partial closure of skiing facilities.
- Any compensation where **your** tour operator provides a payment or provides transport to an alternative resort.
- **Your** inability to ski due to the **breakdown** of or damage to the ski lift.
- Any compensation where **you** book **your** holiday travel insurance within **14** days of travel and it is known at the time of purchasing the insurance that the resort ski facilities were closed due to lack of snow, adverse weather or avalanche danger.
- Any claim before **15th** December and after **31st** March.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

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

- obtain a letter from the resort authorities or **your** tour operator confirming the total closure of the skiing facilities in **your** resort, and stating (a) the reason for the total closure (b) the date and time of the total closure, and (c) the date and time the skiing facilities re-opened. **You** are only covered if there is total closure of the skiing facilities due to lack of snow, adverse weather, avalanche danger.
- provide written confirmation or receipt(s) for the cost of transfer or purchase of an alternative lift pass if transferred to an alternative ski area.

SECTION 14 - WEATHER EXTENSION

What is covered:

- up to **£30** for each full period of **24** hours delay (up to a maximum of **£150** in all) for additional travel and accommodation expenses (bed and breakfast basis) necessarily and unavoidably incurred due to delay if:-
- during **your** outbound coach **journey** or transfer from the arrival airport or station to **your** booked resort **you** are delayed by more than **8** hours beyond the scheduled arrival time as a result of the closure of roads or railways by avalanche, snow or other adverse weather conditions, or
 - you** elect to abandon your journey and return to **your** home following such a delay that has required **you** to find alternative accommodation for at least **2** nights.

What is not covered:

- More than **£150** for additional travel and accommodation expenses.
- Any compensation where **you** book **your** holiday travel insurance within **14** days of travel and it is known at the time of purchasing the insurance that the resort ski facilities were closed due to lack of snow, adverse weather or avalanche danger.
- The cost of telephone calls, faxes, food or drink other than breakfast.
- For any expenses recoverable from **your** carrier or tour operator.
- Payment shall not be made under both this section and sections **5** and **6** in respect of the same event.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

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

- provide a written report from the carrier, police, relevant transport authority or tour operator to confirm the cause and extent of the delay.

GENERAL EXCLUSIONS APPLICABLE TO THE WHOLE POLICY

This insurance does not cover:-

1. Any **insured person** aged **85** years and over at the date of departure if single trip cover selected.
2. Any **journey** of more than 31 days duration where **you** are aged **65** and under **75** at the date of departure if single trip cover selected.
3. Any **journey** of more than **24** days duration where **you** are aged **75** and under **85** at the date of departure if single trip cover selected.
4. Any **insured person** aged **65** years and over at the date of commencement if annual multi-trip cover selected.
5. Any **journey** where the ticketed return journey exceeds **31** days from the outward journey or where the ticket has no fixed return date if annual multi-trip cover selected.
6. Any **journey** within **your home country** except where your home country is the **United Kingdom** but excluding any **journey** that is a shorter duration than **2** nights and not in pre-booked paid accommodation if annual multi-trip cover selected.
7. **We** will not cover **you** for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following:-
 - a) A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
 - b) i. war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war or any act condition or warlike operation incident to war.
ii. warlike action by a regular or irregular military force or civilian agents, or any action taken by any government, sovereign or other authority to hinder or defend against an actual or expected attack.
iii. insurrection, rebellion, revolution, attempt to usurp power, or popular uprising, or any action taken by government or martial authority in hindering or defending against any of these.
iv. discharge, explosion, or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason.
v. **terrorist action** or any action taken by anyone to prevent real or perceived imminent **terrorist action** or to address ongoing **terrorist action**.
 - c) **You** not following any suggestions or recommendations made by any government or other official authority during the period of insurance.
 - d) **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - e) **Winter sports** except when this insurance is taken in connection with a **winter sports** holiday and the appropriate premium has been paid (but no more than **17** days **winter sports** during any one period of insurance if annual multi-trip cover selected and the appropriate **winter sports** premium has been paid).
 - f) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - g) Any currency exchange rate changes.
 - h) The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under sections **2** and **4**).
8. Any indirect or direct losses, which result from the incident **you** are claiming for, unless specifically stated in this policy.

CONDITIONS APPLICABLE TO THE WHOLE POLICY

We will act in good faith in all our dealings with you.

We will only pay your claim if you meet the following conditions:

1. **You** are a resident of the **United Kingdom**, the **Channel Islands** or other European Union member country.
2. **Your** duty:-
 - a) **You** are not aware of any circumstances known at the time **you** purchase this policy which are likely to cause cancellation or **curtailment** of **your** holiday. This includes any existing sickness or injury of any **relative** which if this sickness or injury continued or deteriorated would mean **you** would have to cancel or **curtail your** holiday
 - b) **You** must tell **us** all facts which are likely to influence **us** in the assessment or acceptance of **your** insurance. If **you** have any doubt what **you** need to tell us please contact the intermediary who arranged this insurance for **you** or **us**.
3. **CHANGE IN RISK** **You** will immediately advise **us** of any changed circumstance which become apparent after the date of issue of this policy and before the commencement of the **journey** which **you** could reasonably foresee as likely to give rise to a claim under the policy. **We** reserve the right to alter the terms of the Insurance in the light of such changed circumstances. **We** will, subject to the terms, conditions and exclusions of the policy, indemnify you under Section **1** - Cancellation or Curtailment Charges in respect of holiday deposits or charges which **you** have necessarily incurred up to the date of advice to **us** of such changed circumstances.
4. **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage.
5. **You** have a valid confirmation and deposit receipt.
6. **You** get a medical certificate from the doctor who treated **you** when a claim is made for medical reasons. If **you** die, Fogg Travel Insurance Services Limited need to see the death certificate, and any other necessary documents.
7. **You** write to Fogg Travel Insurance Services Limited as soon as possible with full details of anything which may result in a claim.
You send Fogg Travel Insurance Services Limited every writ, summons or other communication to do with a claim as soon as you **get** it.
8. **You** give Fogg Travel Insurance Services Limited all the information, documents, evidence vouchers, receipts and bills Fogg Travel Insurance Services Limited need (including details of **your** household insurance under which **your** valuables may need to be insured separately depending on their value). **You** must do this at your own expense.
9. **You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.
10. **You** accept that **we** will not extend the period of cover for a **journey** if the original policy plus any extensions have either ended, been in force for more than **12** months or **you** know **you** will be making a claim.
11. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** or our issuing agent confirm them in writing.

We have the right to do the following:

1. Cancel the policy and make no payment if **you** make a fraudulent claim.
2. Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your** journey.
3. Take over and deal with, in **your** name, any claim **you** make under this policy.
4. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms) which will help **us** to recover any payment **we** have made under this policy.
5. Get information from **your** medical records (with **your** permission) to help **us** or our representatives deal with any claim. **We** will not give personal information about **you** to any other person or organisation without **your** specific agreement.
6. Send **you** home at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the doctor treating **you** and the emergency assistance company doctor agree. If there is a dispute, **we** will ask for an independent medical opinion.
7. Not accept liability if **you** refuse to be repatriated.
8. Cancel this policy without refunding **your** premium if **your journey** is cancelled or cut short.
9. Refuse to give **you** any refund of **your** premium or transfer the premium, unless **you** cancel this insurance within **14** days of the date of purchase but before commencing any **journey** and provided that no claim has been made.
10. Not to pay any claim on this policy (except under section **4**) for any amounts **you** can get back from someone or somewhere else or anything which is covered by another insurance policy.
11. Pay any claim on this policy under the law of the country **you** usually live in, if within the **United Kingdom**, otherwise English law will apply. Any legal disputes will be dealt with in an English court.
12. Settle all claims in pounds sterling.
13. This policy is governed by the law of the country **you** usually live in, if within the **United Kingdom** otherwise English law will apply. Any legal disputes will be dealt with in an English Court.

COMPLAINTS PROCEDURE

We aim to provide the best possible products and services. However, for any enquiry or complaint **you** may have regarding **your** policy please follow the guidelines below. **Your** complaint will be dealt with in the most efficient way possible.

You should write to:-

The General Manager

FOGG TRAVEL INSURANCE SERVICES LIMITED

Crow Hill Drive, Mansfield, Notts, NG19 7AE, United Kingdom

Telephone: +44 (0)1623 631331 Email: complaint@foggtravelinsurance.com

Please quote **INNTRAVEL** to help **your** enquiry to be dealt with speedily.

Should the complaint not be resolved to your satisfaction, you may refer the dispute to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR, United Kingdom, telephone: +44 (0)845 080 1800 email: complaint.info@financial-ombudsman.org.uk website: www.financial-ombudsman.org.uk but only if you have already referred the matter to Fogg Travel Insurance Services Limited. **We** are bound by the Financial Ombudsman's decision, but **you** are not. It does not prejudice **your** legal rights.

Tokio Marine Europe Insurance Limited and DAS Legal Expenses Insurance Company Limited are authorised and regulated by the Financial Services Authority.

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Services Authority.

All companies are covered by the Financial Ombudsman Service. All companies are covered by the Financial Services Compensation Scheme (FSCS). This means that **you** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations.

Financial Services Compensation Scheme ("FSCS")

The maximum level of compensation **you** can receive from FSCS is 90% of the claim without any upper limit. The contact details for FSCS are: Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN Fax: 020 7892 7301 Website: <http://www.fscs.org.uk>



Fogg Travel Insurance Company 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

Hotelplan LTD, trading as **Inntravel**, is an Appointed Representative of Fogg Travel Insurance Services Limited.

NOTES: