

Policy Summary - INNTRAVEL travel insurance 2017.2018

This document provides a guide to the cover provided. It is however, only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document and any endorsements that apply to your policy for full detail of your cover. Please take time to read the policy to make sure you understand the cover it provides.

About your insurance

This insurance is arranged by Fogg Travel Insurance Services Limited (Fogg), who is authorised and regulated by the Financial Conduct Authority and whose FCA registered number is 307304. This can be checked on the financial services register held on the FCA's website (www.fca.org.uk). A copy of the policy wording is held by Fogg.

This insurance is underwritten by Union Reiseversicherung AG, UK Branch and who are authorised in Germany by BaFin and subject to limited regulation by the Financial Conduct Authority. This insurance can be purchased as a Single Trip or Annual Multi-trip cover. The cover under the cancellation section is valid from the date of purchase for single trip, or date of commencement for annual multi-trip until you leave home at the start of your trip. The cover under the remaining sections start when you leave home at the start of your trip and ends when you return home or the expiry of the policy whichever is first. This insurance is valid for issue from 1st December 2017 up to 30th November 2018 for departures up to 31st December 2019 (for annual multi-trip cover is valid for 12 months from date of commencement).

Cancellation

If the terms of the policy are not suitable for your needs you can return the policy and accompanying documentation to the place where you purchased it within 14 days of the date of purchase and you will receive a full refund of the premium you have paid providing you have not made a claim or intend to make a claim, and you return your policy prior to your departure date of any trip. Cancellation at any other time will mean you are not entitled to a refund of premium.

24 Hour Assistance

We want to take all the worry out of your journey so that you have the best time possible. If problems do occur you can be sure that help will be on hand wherever possible. This is why we have arranged a special 24 hour service for emergency medical assistance. Through FOGG ASSIST we provide immediate help in the event of an Insured Person's illness or injury arising outside the United Kingdom or home country.

You must notify FOGG ASSIST immediately of any serious illness or accident abroad where you are admitted to hospital or you are anticipating having to return home early or having to extend your stay or costs are likely to exceed £500 because of any illness or injury. We provide a 24 hour multi-lingual emergency service, 365 days per year and can be contacted by telephone or fax. Emergency Tel. No. (+44) 20 7118 1444. You will need to quote INNTRAVEL scheme. Please refer to the '24 Hour Emergency Medical Service' section of the policy for full details.

Significant Features and Benefits

Your policy will show the full cover provided, the following is a summary of the main benefits, applicable to each Insured-person:

Section	Maximum Benefit	Excess	
1	Cancellation or Curtailment / Loss of Deposit	£5,000 / £5,000	£75 / £20
2	Emergency Medical & Repatriation Expenses	£5,000,000	£75
	Area 1 Limit	£10,000	
	Hospital Benefit	£500 @ £25 per day	Nil
3	Personal Possessions (under 18s limit)	£1,500 (£500)	£75
	Single Article Limit	£250	
	Bicycle limit / Electric Bicycle limit	£750 / £1500	
	Valuables Limit	£250	
	Delayed Possessions (including Bicycle)	£100	Nil
	Personal Money	£500	£75
	Cash Limit (under 18s cash limit)	£300 (£50)	
	Loss of Passport	£250	Nil
4	Personal Accident (death limit under 18s)	£25,000 (£5,000)	Nil
5	Missed Departure	£1,000	£75 (Nil if under £250)
6	Departure Delay	£100	Nil
	Delay Cancellation	£5,000	£75
7	Personal Liability	£2,000,000	£75
8	Legal Advice & 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	£700	£75
	Own/Borrowed Single Article/ Set Limit	£300	
	Hired Single Article / Set Limit	£250	
	Ski Hire Charges	£250	Nil
12	Unused Ski Pack	£150 @ £15 per day	Nil
13	Piste Closure	£200 @ £20 per day	Nil
14	Weather Extension	£150 @ £30 per day	Nil
The following sections only apply if you have paid the appropriate additional premium			
15	Collision Damage & Theft Protection Waiver (Europe only)	£2,000	£50
16	Towing & Rescue (Europe only)	£500	£50

Claims

If you require a claim form please visit www.foggtravelinsurance.com and click on claim forms. You can print or complete the relevant claim form online (once completed and claim number issued by us a copy will be emailed to you) or alternatively you can contact

Fogg Travel Insurance Services Limited Crow Hill Drive, Mansfield, Notts. NG19 7AE United Kingdom
on telephone: +44 (0)1623 631331 or by email: claims@foggtravelinsurance.com in all circumstances you should quote INNTRAVEL scheme.

Referral Helpline

If you have a pre-existing health condition (including any one on whom the travel plans depend who may not be travelling with you) please refer to your policy and 'Pre-existing Medical Conditions' and 'Your Duty' sections of the policy to see if you do need to make a health declaration. You can contact the Referral Helpline on telephone number +44 (0)1623 635958 during office hours Monday to Friday, 9am to 5pm quoting INNTRAVEL.

Legal Advice

Should you have an accident abroad and require legal advice this is available through:

Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ telephone: 0161 228 3851 or fax: 0161 909 4444. They will arrange for up to thirty minutes of advice to be given to you by a lawyer. You cannot use this service to sue a member of your family, the tour operator, the insurer or anyone acting as their agent.

Law Applicable to the Insurance

This insurance is governed by the law of the country that you live in within the United Kingdom or the Channel Islands unless you and your insurers have agreed otherwise.

Compensation

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, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Fax: +44 (0)20 7892 7301 Website: <http://www.fscs.org.uk>

Significant Limitations, Conditions and Exclusions

This is not an exhaustive list. Please take time to read the full insurance policy to make sure you understand the cover it provides.

	Significant restrictions and exclusions applying to all parts of the policy
Residency	This policy is only available to persons who permanently live in the United Kingdom, Channel Islands including British Forces Posted Overseas (BFPO) or European Union member countries. Please read 'Definition of Words' section in the policy – Home, Home Country.
Insurance Policy	This contains full details of the cover provided plus the conditions and exclusions which apply to it. You must read the insurance policy carefully. There are conditions and exceptions which apply to individual sections as well as general policy conditions and exceptions which apply to the whole policy.
Policy Limits	Most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits e.g.: for any one item, or for valuables in total. Please read Section 2 Emergency Medical, Repatriation & Associated Expenses, 3 Personal Possessions and Personal Money, 4 Personal Accident, 6 Travel Delay, 10 Unused Activity Pack.
Excesses	An excess is the amount you have to pay towards each claim. All excesses are payable by each insured person for each incident giving rise to a separate claim under each section of cover. Under Section 2 – Emergency Medical, Repatriation & Associated Expenses your excess will reduce to Nil if you save money by using a European Health Insurance Card (EHIC) at a state hospital and/or with a registered doctor.
Age Restrictions and Optional Covers	Single Trip Cover is available for persons under 85 years at the date of departure. This duration is reduced to 31 days if you are aged 65 years to 74 years, or 24 days if you are aged 75 to 84 years at the date of departure. Optional Winter sports cover is only applicable provided the appropriate winter sports premium has been paid. Annual Multi-trip Cover is available for persons under 65 years at the date of commencement of the policy. Maximum duration any one trip is 31 days. Optional Winter sports cover is optional on the Annual Multi-trip – limited to 17 days in any one year – actual skiing! Please read 'Definition of Words' section in the policy – Journey. Optional Collision Damage Waiver section cover is only applicable provided the appropriate premium has been paid and is only applicable in Area 2 (Europe) - please read the 'Important' section – under the 'Period of Insurance' heading and 'Geographical Areas' section – Area 2 of the policy.
How many trips Annual Multi-trip only	You can travel on as many trips as you like during your 12 month period of cover from the date of commencement (as shown on your insurance schedule). The only limitation is that no trip should exceed 31 days. Includes United Kingdom holiday travel but with a minimum of 2 nights pre-booked accommodation and travel more than 50 miles from your home/business. No cover for trips in the Channel Islands if this is your home country. Please read 'Definition of Words' section in the policy – Journey.
In-patient Treatment	There is no cover for in-patient treatment that has not been notified to the 24 hour Emergency Assistance Service. Read '24 Hour Medical Emergency and Repatriation Service' section in the policy and see 24 Hour Assistance section heading on the first page.
Pre-existing Medical Conditions	You must inform Fogg Travel of any pre-existing illnesses/infirmities in the last 6 months relating to all persons on whom the journey or trip plans depend. If you have been referred to a specialist or treated as an in patient and do not declare that fact to the Referral Helpline, Insurers reserve the right to either refuse insurance cover or apply restrictions. If you, or where you are aware that your close relative or close business colleague, has ever had a heart condition, hypertension, Arterial Disease, diabetes, a stroke, breathing problems, high blood pressure, cancer, asthma where you have received in-patient treatment, Parkinsons Disease, Motor Neurone Disease, Lung or Respiratory Disease, any type of psychological or psychiatric disorder (such as eating disorder, mental instability, anxiety, stress or depression) and do not notify the Referral Helpline we reserve the right to refuse any claim on your policy. There is no cover for any claim connected to any pre-existing medical condition, any condition awaiting treatment or investigation, any terminal condition or any condition where medication has been changed and this includes anyone on whom the journey or trip plans depend. Your enquiry to the Referral Helpline will be handled confidentially and you will be advised of the extent of cover that can be provided. You will be given a Helpline reference, and confirmation will be sent/faxed to you. When calling please have : <ul style="list-style-type: none"> • details of your illness/condition(s) and how many medication you are taking for each condition if applicable • what treatment you are receiving and how regularly do you receive check ups • if you are awaiting further treatment at hospital Please read 'Pre-existing Medical Conditions' and 'Your Duty' sections in the policy for full details.
Full and Accurate Disclosure	We reserve the right to refuse a claim where you have not provided full and accurate information in response to our questions. This includes any pre-existing health conditions concerning you, any one who is travelling with you or where you are aware of any medical condition of your close relative or close business colleague on whom the travel plans may depend. Please read 'Pre-existing Medical Conditions' and 'Your Duty' sections in the policy for full details.
Alcohol or Drugs	There is no cover for any claim caused by your past or present use or abuse of drugs, solvents or alcohol
Sports and Activities	A list of sports and activities covered are listed in the policy with any additional requirements shown. If your activity is not listed, you can contact Fogg to see if cover can be provided. An additional premium may apply. Please refer to the 'Sporting Activities Cover' Section, and the Activities Cover definition and the Hazardous Activity definition under the 'Definition of Words' section in the policy for full details.
Hazardous Activities	Any claim caused by you taking part in a hazardous activity (as defined in the policy) unless listed under Activities Cover definition under the 'Definition of Words' section in the policy, or an additional premium has been paid and the policy endorsed. Hazardous activities include competitive events, sports, pastimes and any other activity that requires skill and involves increased risk of injury. (If you are unsure prior to travel, if your activity is covered by this policy, please telephone us for advice). Please refer to the 'Sporting Activities Cover' section, and the Activities Cover definition and the Hazardous Activity definition under the 'Definition of Words' section in the policy for full details.
Manual work	There is no cover for any claim arising from any manual work, or any liability arising from your trade business or profession.
Terrorism, war, civil disorder	The policy does not cover claims arising from terrorism, war, civil disorder or fear of any of these.
Proof of Claim	If you have to make a claim under any section of these policies it is for you to produce sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim. For eg. Police, reps report confirming the loss, theft, damage or written medical confirmation confirming the need to curtail your holiday. Please also see the 'If you need 24 Hour Medical Emergency & Repatriation Service Section in the policy, and see 24 hour Assistance heading above. Read the 'What to do if you wish to make a claim' section of the policy.
Property Claims	These are settled on an indemnity basis (initial purchase price less a deduction for age, wear and tear and depreciation) – not on a "new for old" or replacement cost basis. Claims will not be considered unless substantiated by proof of purchase or existing valuation for any item, pair or set above £100. You should note that there is no cover for items such as mobile telephones and all accessories, and cover for 'valuables', for e.g. photographic, ipods, mp3 players, ipads, tablets and jewellery is limited. Read Section 3 – Personal Possessions in the policy headed 'What is not covered' and 'What to do if you wish to make a claim' section of the policy:
Unattended	There is no cover for Valuables, Money left unattended, carried in suitcases or similar containers when left unattended. Personal Possessions are not covered if left unattended from your personal trip accommodation. Certain exceptions apply. Read Section 3 Personal Possessions in the policy headed 'What is not covered' and 'Definition of Words section' in the policy under Valuables and Personal Money.
Personal Liability	There is no cover for claims arising from ownership, possession, control of or use of any mechanically propelled vehicles, aircraft, motorised skis, motorised waterborne craft or sailing vessel or animals, land or buildings other than your trip accommodation or caused by your profession, any member of your family, or deliberate act or omission by you.
Subrogation and Contribution	We reserve the right to ask for a contribution from any other relevant insurances you may hold and to take legal action in your name to recover losses against any third party.

Complaints

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

1. If your complaint is regarding the selling of your policy please forward details of your complaint in the first instance as follows: Managing Director, Fogg Travel Insurance Services Ltd, Crow Hill Drive, Mansfield, Notts. NG19 7AE, Telephone: +44 (0)1623 631331 Email: complaints@foggttravelinsurance.com
2. Or if, your complaint is about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows: Write to the Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY, telephone +44 (0)20 3829 6604 who will review the claims office decision.
3. If you are still not satisfied with the outcome you may ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR, telephone advice line is 0800 023 4567 or visit www.financial-ombudsman.org.uk