

TRAVEL INSURANCE CERTIFICATE BICYCLE ONLY COVER

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

**Valid for Issue from 1st December 2019 to 30th November 2020
for Departures up to 31st December 2021**

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 **Union Reiseversicherung AG**

PLEASE READ THIS CERTIFICATE CAREFULLY

If the cover provided does not meet with your requirements you may return this certificate to the point of sale within 14 days of purchase. A full refund of premium will be made to you provided you have not travelled, made or are intending to make a claim.

AGE LIMIT

This insurance is not valid in respect of persons aged **85** years or over at the date of purchase of this insurance

GEOGRAPHICAL AREAS

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

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

DEFINITION OF WORDS

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

'**Bicycle**' - means any pedal **bicycle** and/or electric **bicycle**/e-bike that you own, borrow or hire for use on your Inntravel holiday.

'**Home / Home Address / Home Country**' means your permanent place of residence within the European Union.

Journey – a holiday or **journey** outside of **your home country** for an **insured person** aged up to **84** years at the date of departure, that takes place during the period of insurance which begins when **you** leave **home** and ends when **you** get back **home**. Any other holiday or **journey** which begins after **you** get back is not covered.

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

'**United Kingdom / UK**' includes the Isle of Man and Channel Islands (Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou)

We, our, us – Union Reiseversicherung AG.

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

CLAIMS

If **you** require a claim form **you** should contact:

Fogg Travel Insurance Services Limited

Crow Hill Drive, Mansfield, Notts. NG19 7AE England, or

telephone: 44 (0)1623 631331 or by email to claims@foggtravelinsurance.com

in all circumstances **you** should quote **INNTRAVEL – BICYCLE ONLY INSURANCE SCHEME**. When returning the claim form please enclose this certificate of insurance together with Inntravel's booking confirmation invoice.

SCHEDULE OF COVER - PER PERSON

This policy covers each person who an insurance premium for **Bicycle** cover has been paid for, as shown on the confirmation and deposit receipt issued by **Inntravel**.

Section		Maximum Benefit	Excess
1a	Bicycle cover limit / Electric Bicycle cover limit	£1,000 / £2,500	£75
1b	Bicycle Loss of Use	£250	Nil

PERIOD OF INSURANCE

The cover 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).

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 – BICYCLE INSURANCE

What you are covered for:

- Up to **£1,000** in total for **your** own, borrowed or hired **bicycle** (increased to **£2,500** for **your** own, borrowed or hired electric **bicycle**/e-bike) used for **your** Inntravel holiday that is damaged, stolen, lost or destroyed on **your journey**. It will be **our** decision to pay either:
 - the cost of repairing the **bicycle**;
 - to replace the **bicycle**; or
 - the cost of replacing the **bicycle** less an amount for wear, tear and loss of value.
- Up to **£250** for the necessary cost of hire of an alternative **bicycle** or if appropriate, onward **public transport** and/or taxi costs, in the event that **your** own, borrowed or hired **bicycle** is rendered unusable following theft or accidental damage during **your journey**.

GENERAL EXCLUSIONS

This certificate does not insure:

1. 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.
2. Any claim that is the result of a domestic dispute.
3. More than **£1,000** total for **your** own, borrowed or hired **bicycle** (increased to **£2,500** for **your** own, borrowed or hired electric **bicycle/e-bike**) used for **your** Intravel holiday that is damaged, stolen, lost or destroyed on **your journey**.
4. **You** will be liable for an excess of **£75** for each incident claimed for under section 1a.
5. Superficial marks and scratches and/or dents and/or punctures to tyres,
6. Loss or damage due to atmospheric or climatic conditions, wear, tear, depreciation or vermin.
7. **Bicycles** left **unattended** unless securely locked to an immovable object (or locked in a **bicycle** store or equivalent if one available overnight).
8. Any claim where **you** are unable to prove the existence or prove the ownership of the **bicycle** with an insured value in excess of **£100**.
9. Any **bicycle** more specifically insured elsewhere.
10. Any consequence of War, Invasion, Act of Foreign Enemy, Terrorism Activity of any kind, Hostilities (whether War be declared or not) Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power.
11. Claims of whatever nature directly or indirectly caused by:
 - i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly
 - iii. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
12. Any claim arising from any suicide or attempted suicide or exposure to danger which is reasonably foreseeable or the influence or effect of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).
13. Any loss other than as specified in the certificate.
14. Any claims arising, directly or indirectly, from or consisting of, the failure, or fear of failure or inability of any equipment or any computer program to recognise or correctly to interpret or process any date as the true or correct date, or to continue to function correctly beyond that date.
15. Any claims directly or indirectly occasioned by any criminal or illegal act committed by you or your travelling companion.
16. Any loss which has not been conclusively proven and amount thereof substantiated.
17. Any trip or journey within your Home Country.
18. Any one-way trip.
19. Loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the certificate.
20. Any loss due to currency exchanges of any and every description.

CONDITIONS

1. **You** must keep all **your** tickets and luggage tags and receipts to prove your claim.
2. **You** must get an estimate for repair for all damage claims confirming the damage to the **bicycle** and that it will be repaired. If possible, **you** should keep the damaged **bicycle** so that **we** can inspect it and if **we** make a payment or **we** replace the **bicycle**, the damaged **bicycle** will then belong to **us**
3. If a **bicycle** 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 or in transit, **you** must tell the carriers and get a property irregularity report form from them 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.
4. **You** must keep to the carrier's condition of carriage.
5. **You** must not abandon any property.
6. No refund of premium shall be allowed after 14 days from the date of issue of this certificate.
7. **You** must take all reasonable steps to prevent and minimise loss.

8. **You** must notify Insurers in writing as soon as possible after any incident or on the discovery of any loss or damage which may give rise to a claim under this certificate. **You** must also inform us if you are aware of any writ summons or impending prosecution. Every communication relating to a claim must be sent us without delay.
9. **You**, or any person acting for you, must not negotiate, admit or repudiate any claim without our written consent.
10. The Insured Person or the legal representative of the Insured Person must supply at their own expense information, evidence, details of other insurances required by Insurers.
11. If at the time of any incident which results in a claim under this certificate, there is any other insurance covering the same loss, damage, expense or liability **we** will pay only our proportionate share.
12. Insurers are entitled to take over and conduct in your name the defence or settlement of any Legal Action. **We** may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment **we** have made under the certificate to anyone else.
13. If you or anyone acting for you make a claim under this certificate knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any respect, or if any false declaration or statement is made in support, we will not pay the claim and all cover under the certificate terminates.
14. **We** reserve the right to notify the Police of any such claim.

COMPLAINTS PROCEDURE

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: The General Manager, Fogg Travel Insurance Services Ltd, Crow Hill Drive, Mansfield, Notts. NG19 7AE United Kingdom Telephone: +44 (0)1623 631331 Email: complaints@foggtravelinsurance.com
2. Or if, **your** complaint is about the outcome of **your** claim or assistance provided please forward details of **your** complaint in the first instance as follows write to: The Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY, United Kingdom telephone +44 (0)20 3829 6604 or email complaints@tif-plc.co.uk who will review the claims office decision.
3. If **you** are still not satisfied with the outcome **you** may ask
 - i) UK residents: 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
 - ii) Republic of Ireland residents: The Consumer Protection Codes, The Insurance Regulator, PO Box 9138, College Green, Dublin 2, telephone: lo-call 1890 777777 or (01) 410 4000 to review the claim.

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

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, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Fax: 020 7892 7301 Website: <http://www.fscs.org.uk>

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

IMPORTANT NOTE

United Kingdom law allows the parties to choose the law applicable to the contract. The contract will be subject to English law unless otherwise agreed.