

Valid for Issue from 1st December 2019 to 30th November 2020

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 2019 to 30th November 2020

for Departures up to 31st December 2021 (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 **Union Reiseversicherung AG**

Master Policy No.

ITBIN40085-03

SUMMARY OF MAXIMUM SUMS INSURED - PER PERSON

Section	Maximum Benefit	Excess
1 Cancellation or Curtailment / Loss of Deposit	£7,500 / £7,500	£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*	£1,000 / £2,500	
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 Accidental Death & Disability Benefit (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	£7,500	£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)**	£6,000	£50
16 Towing & Rescue (Europe only)**	£500	£50

Collision Damage & Theft Protection Waiver/Towing & Rescue sections (if **you** have opted to include) Europe only

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	74 years
Maximum period any one journey	31 days
Business travel included	Yes
UK holidays included (minimum of 2 nights in pre-booked accommodation)	Yes
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:

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* Applicable to Inntravel holidays only. ** Applicable only where your car rental is pre-booked with Intravel.

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. Please check that the information you have given to us is accurate and notify us as soon as practicable of any inaccuracies and/or in the case of any change of information. Keep this policy in a safe place.

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 INFORMATION

You must tell **us** before **you** travel about any circumstances that 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

You 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.

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).

If Collision Damage & Theft Protection Waiver and Towing & Rescue sections are included in your cover:

The cover in respect of section **15** and section **16** commences at the time of collecting **your** hire car as specified in **your** hire agreement and terminates at the time of returning the hire car or the time specified in **your** hire agreement whichever is the earlier in the Geographical Areas section of the policy. Applicable only if the appropriate premium has been paid and shown to be included in **your** cover.

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 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**. This insurance is sold on the understanding that **you** are travelling with the intention to return to **your home country** within **your journey** dates.

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 has not been endorsed, is excluded under **hazardous activity**.

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**).

Area 3 Worldwide including India, Nepal and 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.

EXISTING MEDICAL CONDITIONS

→ IT IS A CONDITION THAT:

Where **you** or where **you** are aware that **your relative** or **business colleague** (including those not travelling with **you** and on whom **your** travel plans depend):

- i. has any **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), Diabetes, Motor Neurone Disease, had a Stroke, any type of irritable bowel disease, any type of Psychological or psychiatric disorder (such as eating disorder, mental instability, anxiety, stress or depression).

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

→ **Cover** for any existing medical condition(s) will only be provided following our acceptance. **Unless reported and agreed by the Referral Helpline in writing** any claims caused by or related to or where the existing medical condition is a risk factor 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.

YOUR DUTY

You have a duty to take reasonable care to provide **us** with full and accurate information in relation to taking out this policy. Failure to fulfil this duty may impact any claim made on the policy.

→ **Your** duty includes, but is not limited to:

- i. An awareness of any **circumstances** known at the time **you** purchase this Policy or which occurs between booking and travel which are likely to cause cancellation or **curtailment of your journey**. This includes where **You** are aware of any existing sickness or injury of **your relative** or **business colleague** which if this sickness or injury continued or deteriorated would mean **you** would have to cancel or **curtail your journey**.

→ If **you** have any doubt what **you** need to tell **us** please contact the Referral Helpline detailed above under **Existing Medical Conditions** section.

RECIPROCAL HEALTH ARRANGEMENTS

If **you** are travelling to a European Union country, Iceland, Liechtenstein, Norway and Switzerland (the European Economic Area (EEA)), **you** should 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. The operation and availability of this service will be governed by the terms, conditions and exclusions contained in this policy and will be operated by:

FOGG ASSIST

Emergency Telephone No. + 44 (0)20 7118 1444

Please give **Fogg Assist** your age and **your Inntravel** booking reference number if applicable. Say that **you** are insured with **FOGG - 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 **£500** **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 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'.

THIS IS NOT A PRIVATE MEDICAL INSURANCE POLICY

We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, we or our representatives will require unrestricted access to all your medical records and information.

WHO TO CONTACT IF YOU NEED TO CLAIM

If you require a claim form 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.

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, parascending (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 3,200 metres, white-water canoeing up to grade 3, white water rafting up to grade 3;
- curling, husky dog sled ride (passenger only, booked with a licensed operator, excluding personal liability), reindeer sleigh ride (booked with a licensed operator), tobogganing (on set runs/piste, only with a licensed operator), recreational ice skating (official licensed ice rinks indoor or outdoor);
- climbing up to 30 metres booked as a 'taster' activity and with a qualified local company using harnesses and ropes, hot air ballooning as a passenger, tandem para-punting with a local regulated company, caving with a qualified guide (excluding cave diving);
- **winter sports** provided the appropriate winter sports premium has been paid and includes snow shoeing or snow walking only with a guide or on recognised paths, tracks or mapped routes in areas considered safe by the resort management or ski school, snow-mobiles and/or snow mobile trailer ride (passenger only, with qualified guide) only when booked with a licensed recognised operator (excluding personal liability), husky dog sledding (booked with a licensed operator, excluding personal liability), ice fishing (only with a guide and booked with a licensed operator/organisation), **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 activity only when **booked with Inntravel**:

- trekking/walking over 3,200 metres only as part of your **Inntravel** holiday,
- 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, 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.

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

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

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.

Circumstance - change of fact, an event or condition which may impact our assessment of the insurance risk.

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.

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

Excursion – means a short journey or activity undertaken for leisure purposes.

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.

Family – up to 2 parents or grandparents aged under **65** years 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 **3,200** 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 / semi-professional / paid 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** including British Forces Posted Overseas (BFPO) or other European Union member country. The country where **you** are registered for income tax purposes in the European Union.

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 **74** 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.

Manual labour – work involving the lifting or carrying of heavy items in excess of **25** kg, work at a higher level than **2** storeys or any form of work underground.

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.

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

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, foster-child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law, fiancé(e), aunt, uncle.

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, helmets.

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, smart 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, drones, computer, television, fax, phone (including mobile telephones), portable satellite equipment, satellite navigation equipment, ipads, Kindles, e-book readers, tablets, 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 – Union Reiseversicherung AG.

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 (and including as a named driver if the appropriate premium has been paid to include Section 15 and Section 16 in **your** cover).

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 **£7,500** (less Insurance Premiums) of the **journey** in total for **your** part of the costs of unused personal accommodation, transport charges, extra travel expenses, and pre-paid **excursions** booked in **your home country** prior to the start of **your journey** 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**, or
- 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, or
- 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, or
- 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, or
- 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**, or
- 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, or
- 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 **3** 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**.

PLEASE NOTE: This insurance does not cover **you** to resume **your journey** once **you curtail**. There is no further cover once **you** have returned to **your home country**.

What you are not covered for:

- Any claims arising where **you** or where **you** are aware of any medical condition of **your relative** or **business colleague** (including those not travelling with **you** and on whom **your** travel plans depend):

- has any **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
- are currently suffering or have previously suffered from 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), Diabetes, Motor Neurone Disease, or had a Stroke, any type of irritable bowel disease, any type of Psychological or psychiatric disorder (such as eating disorder, mental instability, anxiety, stress or depression)

unless declared to **us** and agreed by **us** in writing prior to effecting this insurance. Please refer to the **Existing Medical Conditions** section.

- Any claim arising from any **circumstances** 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/Avios.

- Anything caused by:

- **you** not having the correct passport, visa or ESTA;
- **you** travelling against the advice of **your** doctor or a medical professional such as a dentist;
- **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** self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life), suicide;
- **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;
- 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 or appropriate qualifications to operate in **your home country**.

- 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/or 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

PLEASE NOTE:

- If it seems likely that **you** will require treatment at a hospital please contact Fogg Assist who will help **you** to locate the most appropriate local state/public facility for your particular medical problem.
- In case of extreme urgency please call the local ambulance service using the local equivalent of a 999 number, or alternatively by dialling 112 within Europe, and notify Fogg Assist as soon as **you** are able.
- If **you** are admitted to a hospital or **you** may have to come home early or extend **your journey** because of illness or accident this must be reported to Fogg Assist as soon as it is practically possible and at the latest within 24 hours.
- If **your** medical bills are likely to exceed £500 **you** must contact Fogg Assist within 24 hours.

Please 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 customary and reasonable fees or charges **you** incur for:
 - a) medical, surgical, hospital, nursing home or nursing services, necessary medical evacuation expenses;
 - 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 **£3,000** 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 full 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 where **you** are aware of any medical condition of **your relative** or **business colleague** (including those not travelling with **you** and on whom **your** travel plans depend):
 - has any **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
 - are currently suffering or have previously suffered from 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), Diabetes, Motor Neurone Disease, had a Stroke, any type of irritable bowel disease, any type of Psychological or psychiatric disorder (such as eating disorder, mental instability, anxiety, stress or depression)

unless declared to **us** and agreed by **us** in writing prior to effecting this insurance. Please refer to the **Existing Medical Conditions** section.

- Any claim arising from any **circumstances** 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**.
- The cost of any search and rescue.
- 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 or a medical professional such as a dentist;
 - **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** self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life), suicide;
 - **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 or appropriate qualifications to operate in **your home country**;
 - 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 **£500** 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.
- 1b** additional accommodation and/or flights which exceeds the standard of that originally booked unless medically necessary and agreed by us or any costs for food or drink.
- 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 or veneers).
- 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:

- for 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:

- 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.
- 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.
- Up to **£250** towards the costs of replacing **your** passport if it is lost, stolen or destroyed on **your journey**.
- Up to **£500** for loss or theft of **your personal money** while on **your journey**.

Special Conditions applying to claims under this section:

- You** must keep all **your** tickets and luggage tags.
- 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**.
- 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.
- You** must keep to the carrier's condition of carriage.
- 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.
- 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 **£1,000** 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.
 - More than **£250** in total for **valuables**, whether jointly owned or not.
 - car keys

1 and 4 An excess of **£75** for each incident claimed for under this section.

1 and 2 Personal possessions sent as freight (such as suitcases **you** send ahead of **you**).

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 Inntavel** 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 including drones (unmanned aerial vehicles) 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 Inntavel** 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/Avios.

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 – ACCIDENTAL DEATH & DISABILITY BENEFIT

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, which results in **your**:

- | | |
|--|----------------|
| 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** self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life), suicide;
 - **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 or appropriate qualifications to operate in **your home country**;
 - **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 **18** at the time of the **accident**.
- **We** will not make any payment if **you** are **76** years or over 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 manufacturer's 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** (reduced to **Nil** for costs under **£250** in total) 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 **£7,500** (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/Avios.
 - 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 for delay cancellation.

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 for any amount incurred due to an event **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 for 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 except for **bicycles** or electric **bicycles**/e-bikes.
- 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 ADVICE AND EXPENSES

What is covered:

We will pay up to **£15,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

What is not covered:

- Any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- Any legal action where the estimated amount that will be recovered is less than **£500**.
- Any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- Any costs that can be considered under an arbitration scheme or a complaints procedure.
- Any legal proceedings in the USA or Canada that do not follow the contingency fee system in North America.
- Any legal expenses incurred without **our** prior authorisation or that of the claims office.
- Any claim made by **you** against another **insured-person** or member of **your** family.
- Any claim for damage to a motor vehicle.
- The first **£75** in respect of each and every event that causes a claim.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

PLEASE NOTE

- **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

How to obtain legal advice:

Should **you** have an accident abroad and require legal advice **you** should telephone:

Slater & Gordon LLP,

58 Moseley Street, Manchester, M2 3HZ, United Kingdom

They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer.

To obtain this service **you** should telephone: **+44 (0)161 228 3851** or fax: **+44 (0)161 909 4444**

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** with **Inntravel**, or
2. the necessary additional costs incurred to return **your bicycle** to **your home**, following major damage during **your journey** with **Inntravel** or **your bicycle** recovery following theft after **you** have returned **home** from **your Inntravel** holiday.

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.

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.
- **You** will need to obtain a letter confirming that the damage to the **bicycle** can and will be repaired.
- 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.
- **You** must keep all the receipts to prove **your** claim.

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 Inntravel** 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 an 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. We recommend when participating in **winter sports** that the appropriate clothing including helmets should be worn, and activities undertaken to match the level of experience you have in that activity.
2. 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.
3. 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 comes to a dangerous cliff edge or sheer drop!
4. 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 up to **£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, 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 each full **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 **Curtailment** 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 BETWEEN 15TH DECEMBER TO 31ST MARCH ONLY)**

What is covered:

- (a) up to **£20** per day for each full **24**-hour period 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 **24**-hour period 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:

- a) 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
- b) **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.

CDW EXTENSION - only applicable if the appropriate premium has been paid

Applicable for journeys only within Area 2 of the Geographical Areas section.

SECTION 15. COLLISION DAMAGE & THEFT PROTECTION WAIVER

What is covered:

Where **you** have pre-booked travel and car rental arrangements with **Inntravel** in **your home country** prior to departing on **your journey** within Area 2 **we** will reimburse **you** the amount of the Collision Damage or Theft Protection Excess up to **£6,000** in the event of loss or damage to the rental vehicle (including wheels, tyres, windscreen, underbody and roof of the rental vehicle) occurring during the period of the rental contract and during the Period of Insurance.

What is not covered:

- Loss or damage which falls to be excluded within the terms of the rental agreement made by the car rental booking.
- Loss or damage incurred in an incident for which **you** are prosecuted for a motoring offence.
- Loss or damage incurred in **your home country** within the European Union or outside Europe.
- The first **£50** of each and every incident giving rise to a claim.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

SECTION 16. TOWING & RESCUE

What is covered:

Where **you** have pre-booked travel and car rental arrangements with **Inntravel** in **your home country** prior to departing on **your journey** within Area 2 **we** will reimburse **you** up to **£500** in respect of the towing charge and/or rescue to the nearest garage in the event of:

1. accidental loss or theft of the keys of the rental vehicle preventing **you** from driving or opening the rental vehicle,
OR
2. re-fuelling the rental vehicle with the incorrect fuel type that results in the rental vehicle being undrivable occurring during the period of the rental contract and during the Period of Insurance.

What is not covered:

- Any cost of any fuel (incorrect and/or any replacement fuel) at any time during the Period of Insurance.
- Any deliberate or criminal act by the **insured person**.
- Loss or damage incurred in **your home country** within the European Union or outside Europe.
- The first **£50** of each and every incident giving rise to a claim.
- **You** are not covered for anything mentioned in the General Exclusions or Conditions sections applicable to the whole policy.

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 **75** 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. **You** travelling against the advice of **your** doctor or a medical professional such as a dentist.
8. **You** choosing not to adhere to medical advice given any claims related to this will not be paid.
9. **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) **You** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
 - e) **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - f) **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).
 - g) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - h) Any currency exchange rate changes.
 - i) 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**).
10. 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 where **you** are aware of any existing sickness or injury of any **relative** or **business colleague** which if this sickness or injury continued or deteriorated would mean **you** would have to cancel or **curtail your** holiday
 - b) **You** must provide **us** with full and accurate information 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 alternations 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. 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.
9. 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.
10. 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.
11. Settle all claims in pounds sterling.
12. 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.

OUR PLEDGE TO YOU

It is **our** aim to give a high standard of service and to meet any claims covered by this policy honestly, fairly and promptly. **We** occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

YOUR RIGHT TO COMPLAIN

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

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@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

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: +44 (0)20 7892 7301 Website: <http://www.fscs.org.uk>

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



The *Slow Lane*

Take a look at The *Slow Lane* – our magazine which is printed three or four times a year, and which is also available to read and download online.

It contains a growing collection of articles, stories and insights that add richness and depth to our holidays. So, whether you'd like to find out how to make the real pasta Bolognese from Emilia Romagna, learn what it takes to photograph the Northern Lights, or watch our *Slow Films* from some of Europe's most enticing regions,

visit www.inntravel.co.uk/slow

And if you would like to make a contribution of your own – a story from your most recent holiday, perhaps, or a set of pictures you are particularly proud of – then we would love to hear from you.

Get in touch by emailing slowlane@inntravel.co.uk or see www.inntravel.co.uk/slow/contribute to find out more.

Inntravel
The *Slow Holiday* people