

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	Collision Damage & Theft Protection Waiver (Europe only)*	£6,000	£50
2	Towing & Rescue (Europe only)*	£500	£50

Appropriate insurance purchased as validated by booking invoice.

For Office Completion Only.

* Applicable only where your car rental is pre-booked with Inntravel

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

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

PERIOD OF INSURANCE

The cover in respect of section **1** and section **2** 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**.

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**).

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.

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

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.

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

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 –

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

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

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.

United Kingdom/ UK - England, Scotland, Wales, Northern Ireland and the Isle of Man

We, our, us – Union Reiseversicherung AG.

You, your, insured person - each person who an insurance premium has been paid for as shown on the confirmation and deposit receipt (and including as a named driver if the appropriate premium has been paid to include Section 1 and Section 2 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:-

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

SECTION 1. 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 2. 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
3. Any **journey** of more than **24** days duration where **you** are aged **75** and under **85** at the date of departure
4. 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
5. 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) 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.
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** 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.
7. **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.
8. **You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.
9. **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.
10. **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 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. 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.
7. Not to pay any claim on this policy for any amounts **you** can get back from someone or somewhere else or anything which is covered by another insurance policy.
8. 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
9. Settle all claims in pounds sterling.
10. 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@foggtravelinsurance.com
2. Or if, **your** complaint is about the outcome of **your** claim or assistance provided please forward details of **your** complaint in the first instance as follows write to the
Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY, United Kingdom, telephone +44 (0)20 3829 6604 or email complaints@tif-plc.co.uk who will review the claims office decision.
3. If **you** are still not satisfied with the outcome **you** may ask
 - i) UK residents: The Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR, telephone advice line is 0800 023 4567 or
 - ii) Republic of Ireland residents: The Consumer Protection Codes, The Insurance Regulator, PO Box 9138, College Green, Dublin 2, telephone: lo-call 1890 777777 or (01) 410 4000 to review the claim.

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

Financial Services Compensation Scheme ("FSCS")

The maximum level of compensation **you** can receive from FSCS is 90% of the claim without any upper limit. The contact details for FSCS are: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Fax: +44 (0)20 7892 7301 Website: <http://www.fscs.org.uk>

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