

TRAVEL INSURANCE POLICY

For policies issued for trips departing 01/11/2019 to 31/10/2020

This cover is for residents of the United Kingdom, the Channel Island and British Forces Posted Overseas only.

Arranged on behalf of Ski & Sport by Fogg Travel Insurance Services Limited.

Fogg Travel Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Reference 307304

SCHEDULE OF POLICY COVERS AND EXCESSES

PRE-TRAVEL POLICY

Section	Cover Limit	Excess
A1. Cancellation /Delay abandonment	Up to Ski and Sport Travel final invoice cost	£40*

TRAVEL POLICY

Section	Cover Limit	Excess																																																								
B1. Personal possessions	Up to a maximum of: £1,500 Single Article Limit: £250 Valuables Limit: £250	£65																																																								
Delayed possessions	Up to £75 after 12 hours for essential items	Nil																																																								
B2. Personal money	Cash limit £250	£40*																																																								
Party Leader Student money	Up to £1,000	£65																																																								
Party Leader emergency funds	Up to £500	£65																																																								
Loss of travel documents	Up to £250	Nil																																																								
B3. Medical expenses	Up to £5,000,000	£40*																																																								
Party Leader Expenses	Up to £20 per 24 hours a pupil is confined to a hospital bed, up to a maximum of £400	Nil																																																								
UK trip expenses limit	Up to £2,500	£40*																																																								
B4. Replacement party leader	Up to £500	£65																																																								
B5. Curtailment	Up to Ski and Sport Travel final invoice cost	£40*																																																								
B6. Personal liability	Up to £2,000,000	£65 (Property excess: £250)																																																								
B7. Organisers liability	Up to £5,000,000	£65 (Property excess: £250)																																																								
B8. Accidental death & disability benefit	<table border="1"> <thead> <tr> <th></th> <th>Age under 18</th> <th>Age 18 and over</th> <th></th> </tr> </thead> <tbody> <tr> <td>(a) Death</td> <td>£5,000</td> <td>£20,000</td> <td>Nil</td> </tr> <tr> <td>(b) Total loss of sight in one or both eyes*</td> <td>£20,000</td> <td>£20,000</td> <td>Nil</td> </tr> <tr> <td>(c) Loss of Limb: - whole arm or whole hand</td> <td>£9,000</td> <td>£9,000</td> <td>Nil</td> </tr> <tr> <td>- thumb</td> <td>£3,000</td> <td>£3,000</td> <td>Nil</td> </tr> <tr> <td>- index finger</td> <td>£2,250</td> <td>£2,250</td> <td>Nil</td> </tr> <tr> <td>- any other finger</td> <td>£900</td> <td>£900</td> <td>Nil</td> </tr> <tr> <td>- whole leg or whole foot</td> <td>£7,500</td> <td>£7,500</td> <td>Nil</td> </tr> <tr> <td>- big toe</td> <td>£750</td> <td>£750</td> <td>Nil</td> </tr> <tr> <td>- any other toe</td> <td>£450</td> <td>£450</td> <td>Nil</td> </tr> <tr> <td>(d) Loss of hearing:</td> <td></td> <td></td> <td></td> </tr> <tr> <td>- in both ears</td> <td>£6,000</td> <td>£6,000</td> <td>Nil</td> </tr> <tr> <td>- in one ear</td> <td>£1,500</td> <td>£1,500</td> <td>Nil</td> </tr> <tr> <td>(e) Permanent Total Disablement</td> <td>£20,000</td> <td>£20,000</td> <td>Nil</td> </tr> </tbody> </table>		Age under 18	Age 18 and over		(a) Death	£5,000	£20,000	Nil	(b) Total loss of sight in one or both eyes*	£20,000	£20,000	Nil	(c) Loss of Limb: - whole arm or whole hand	£9,000	£9,000	Nil	- thumb	£3,000	£3,000	Nil	- index finger	£2,250	£2,250	Nil	- any other finger	£900	£900	Nil	- whole leg or whole foot	£7,500	£7,500	Nil	- big toe	£750	£750	Nil	- any other toe	£450	£450	Nil	(d) Loss of hearing:				- in both ears	£6,000	£6,000	Nil	- in one ear	£1,500	£1,500	Nil	(e) Permanent Total Disablement	£20,000	£20,000	Nil	
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B9. Winter sports	Applicable if appropriate winter sports premium has been paid.																																																									
Piste closure**	Up to a maximum of £300	£40*																																																								
Ski equipment/Hired ski equipment	Single Article/Set Limit £300 , up to a maximum of £750 / Hired up to a maximum of £300	£40*																																																								
Ski equipment delayed in transit for more than 12 hours	Up to £15 per 24 hours, up to a maximum of £150	Nil																																																								
Loss of use of ski pack	Up to £15 per 24 hours, up to a maximum of £150	Nil																																																								

* increased to £75 in respect of persons aged 18 and over. ** Valid only between 15th December and 15th April

COVER PROVIDED FOR SKI AND SPORT TRAVEL

B10. Delayed arrival	Up to £100	Nil
Missed departure	Up to £500	Nil
Additional travel expenses	Up to £100	Nil

POLICY INFORMATION Your insurance is covered under master policy number **SJAIS40012 - 16 A&B** specially arranged for **SKI AND SPORT TRAVEL** by Fogg Travel Insurance Services Limited and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the premium receipt issued by **SKI AND SPORT TRAVEL**. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

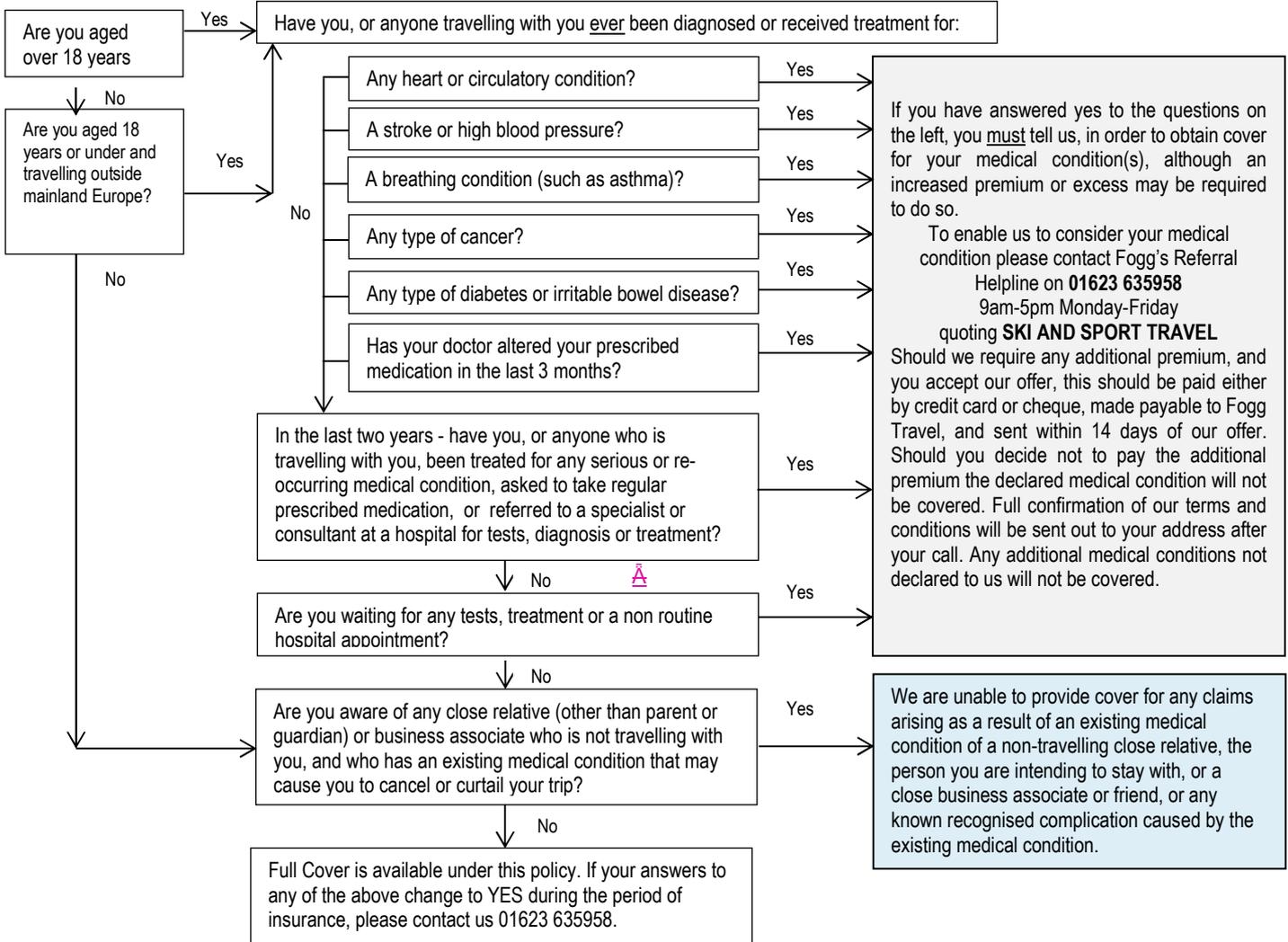
ACCURATE & RELEVANT INFORMATION You have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception. In the event that it becomes necessary to do this, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address. Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control, you must also tell us if you are aware of any circumstances at the time you purchase this insurance, or any time afterwards, which could possibly result in you having to make a claim; otherwise you may not be covered. You can do this by calling 01623 635958. We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if we feel that the information you give us changes our assessment of the risk involved.

IMPORTANT TELEPHONE NUMBERS

<p style="text-align: center;">REFERRAL HELPLINE - FOGGS 01623 635958</p> <p>TO DELCARE AN EXISTING MEDICAL CONDION – Quote SKI AND SPORT TRAVEL Please also see below</p>	<p style="text-align: center;">FOGG ASSIST +44 (0)20 7118 1444</p> <p>IF YOU NEED ASSISTANCE ABROAD Please also refer to page 8 Quote FOGG - SKI AND SPORT TRAVEL</p>	<p style="text-align: center;">CLAIMS DEPARTMENT +44 (0)1623 631331</p> <p>IF YOU NEED TO MAKE A CLAIM</p>
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DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policies may not cover claims arising from your medical conditions. You need to tell us anything you know that is likely to affect our accepting you for cover: So that we can ensure you are provided with the best cover we can offer please read the following questions carefully:



Change in health

If your health or your on going medication changes between the date the policies were bought and the date of travel you must advise Fogg's Referral Helpline on **01623 635958 (9am-5pm Monday-Friday)** quoting **SKI AND SPORT TRAVEL** as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

We do not provide any cover for:

- Claims caused by an existing medical condition of a non travelling close relative (other than parent or guardian), the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition.
- Any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END:

The cover for Policy A, as described under section A of the pre-travel policy, starts from the start date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start your trip.

The cover under policy B starts when you commence your trip and ends when you complete your trip. Alternatively, cover will cease upon expiration of the policy, whichever is the first. **No further trips are covered.**

EXTENSION OF PERIOD

In the event of your death, injury or illness or that of anyone travelling with you or because of delay or failure of public transport services you are unable to complete the trip before the expiry of this policy the cover will be automatically extended for medical expenses only without additional premium for the additional days necessary for you to complete the trip.

CRITERIA FOR PURCHASE

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:

- Have not started the trip.
- Are a resident of the United Kingdom, Channel Islands or BFPO.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Will take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Are not taking a trip which involves a cruise.
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.
- This insurance is sold on the understanding that you are travelling with the intention to return to your home country within your trip dates.

HOW YOUR TRAVEL POLICIES WORK:

Your policy wordings: Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered). No cover will be in force for B – Your Travel Policy if you claim under A. Your Pre-Travel Policy. **Please NOTE: cover is only available for circumstances specified in the policy and if your circumstances do not fit that criteria then there is no cover in place.**

Cancelling your policies: You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can return the policy, insurance certificate and any other relevant documents to **SKI AND SPORT TRAVEL** within 14 days of purchase for a full refund to be considered. **Should you wish to cancel your policy outside of the 14 day cooling off period and we agree to this, the following cancellation terms will be applied: In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. If you have travelled but returned early from your trip, we will not under any circumstances refund any proportion of your policy premium.** Once the policy has been issued you must understand that no alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by us. We reserve the right to give 7 days notice of cancellation of this policy by recorded delivery to you at your last known address. In this case we will refund to you the pro-rata proportion of any unexpired premium you have paid.

Be cautious: This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage **as if you had no insurance cover.**

Medical cover: Your travel policy is not private health insurance, in that it only covers unavoidable emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Fogg's Referral

Helpline for it to be eligible for cover under your policy. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. **Cover will not be given if travel is against the advice of your doctor.**

EHIC: The European Health Insurance Card (EHIC) allows you (provided you are a UK resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Iceland, Liechtenstein, Norway and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it's valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil. Please note residents of the Isle of Man or Channel Islands are not eligible for and EHIC.

Your excess: Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions confirmed in writing by Fogg's Referral Helpline. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition. If an excess waiver has been paid then standard excess is not applied, however any increased medical excess is still applied in the event of a claim resulting from the condition/s it is attached to.

Other policies: Your policy will not make any payment for any event that is more specifically covered by another insurance policy, and will only pay a proportionate amount of a claim where there is other insurance in force (such as Home Contents and All Risk insurance policies) covering the same risk, and we will require you to provide details of such other insurance.

SPORTS AND ACTIVITIES COVER

Unlike other policies we cover many hazardous activities as standard with no additional premium required. If the sport or activity you are participating in is not listed below or is not a sport or activity that forms part of a published activity provided by **SKI AND SPORT TRAVEL** please contact Fogg Travel (contact details can be found below or under the hazardous activity definition) to ensure you are covered.

If your sport or activity is arranged and/or provided by SKI AND SPORT TRAVEL as part of your trip, cover is given for that sport or activity as standard subject to the terms and conditions of this policy, irrespective if it is not listed below.

If you are on a SKI AND SPORT TRAVEL organised WINTER SPORTS trip please also refer to the Winter Sports Option section across this page for a list of covered winter sports activities, provided the appropriate winter sports premium has been paid.

The following is a list of sports and activities covered during the period of insurance with no additional premium on a non-professional and non-competitive basis (unless otherwise stated):

- Abseiling, Aerobics, Amateur Athletic Field/track Events, Angling, Animal Sanctuary/Refuge Work, Archery, Athletics,
- Badminton, Bamboo Rafting, Banana Boating, Bar Work (excluding Personal Liability), Baseball, Basketball, Beach Games, Biathlon, Billiards, Bird Watching, Body/Boogie Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging, Bungee Jumping,
- Camel Riding/Trekking, Camping, Canoeing (up to grade 3 rivers only), Caravanning (excluding Personal Liability), Catamaran Sailing (In-shore) (excluding Personal Liability), Chess, Clay Pigeon Shooting, Climbing (climbing wall, with use of ropes or guides), Cricket, Croquet, Curling, Cycle Touring, Cycling,
- Dancing, Darts, Deep Sea Fishing, Diving,
- Elephant Riding/Trekking,
- Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as passenger (private/small aircraft), Flying (excluding crew/pilot), Football (amateur), Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking (excluding Personal Liability),
- Glass Bottom Boats, Gliding (learning, non competition), Golf, Gorilla Trekking, Gymnastics,
- Highland games, Hiking up to 2,000m, Hill Walking up to 2,000m, Historical Research, Horse Riding (no eventing), Hot Air Ballooning (passenger only),
- Indoor Skating,
- Jet Boating (excluding Personal Liability), Jet Skiing (excluding Personal Liability), Jogging,

Kayaking (up to grade 2 rivers only), Keepfit, Kiting, Korfbal,

Low Ropes,

Manual Labour involving the lifting or carrying of heavy items of no more than 25 kg, work at no more than 2 storeys high (excluding any form of work underground) (excluding Personal Liability), Marathons, Model Flying, Motorcycling with appropriate UK licence (excluding Personal Liability), Motor homing (excluding Personal Liability), Mountain Biking (mountain paths/trails and roads),

Netball,

Orienteering,

Petanque, Pigeon racing, Pony Trekking, Pool, Power lifting,

Quoits,

Rackets, Rafting, Rambling up to 2,000m, Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work (excluding Personal Liability), Rifle Range, Ringos, River Walking, Rock Scrambling (under 4,000m), Rounders, Rowing, Running,

Safari (UK Organised), Safari Trekking, Sail Boarding, Sailing, Sailing/Yachting inshore (recreational) (excluding Personal Liability), Scuba Diving to 30m (PADI or BSAC qualified or diving with and under the direction a qualified instructor. No solo diving. You will not be covered under this policy if you travel by air within 24 hours of participating in scuba diving), Sea Fishing, Shinty, Shooting, Shooting (target range-not hunting), Small Bore Target Shooting, Snooker, Snorkelling, Softball, Sprint/Long Distance, Squash (amateur), Surfing (amateur), Swim Trekking, Swimming, Swimming with Dolphins, Sydney Harbour Bridge,

Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking up to 2,000m, Triathlon, Tubing, Tug of War,

Volleyball,

Walking up to 2,000m, Water Skiing (amateur), Weight Lifting, Whale Watching, White Water Rafting (grade 1 to 3), Windsurfing, Working (excluding Personal Liability) (excluding manual labour),

Yachting (inland and coastal waters) (excluding Personal Liability), Yoga.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing (other than on foot), timed events, professional/ semi-professional / paid / sponsored racing, display events, photo shoots, etc.) will not be covered under this policy. If you are unsure please do not hesitate to contact Fogg Travel, telephone 01623 631331 (retail option) or email to queries@fogtravelinsurance.com (Mon to Fri 9am to 5pm) quoting **SKI AND SPORT TRAVEL** and we can discuss your individual requirements.

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

WINTER SPORTS OPTION - ADDITIONAL PREMIUM REQUIRED

The following is a list of winter sports activities covered on a non-professional, amateur and non-competitive basis PROVIDED THAT you are on a SKI AND SPORT TRAVEL organised winter sports trip and the appropriate winter sports premium has been paid.

Big Foot Skiing, Blade Skating,

Cat Skiing/Snowboarding, Cross Country Skiing,

Dry Slope Skiing/Snowboarding/ Snowdome,

Glacier Walking,

Heliskiing (provided helicopter lands at a designated site to allow you to disembark), Husky Dog Sledding,

Ice Hockey with Full Body Protection, Ice Skating (official licensed ice rinks indoor or outdoor),

Kick Sledding, Land Skiing, Langlauf,

Mono Skiing, Nordic Skiing,

Off-piste Skiing/Snowboarding, Passenger Sledge,

Ski Boarding, Ski Dooing, Skiing, Sledding, Sleigh Riding (reindeer, horses, dogs), Snow/Ski Biking, Snow Blading, Snowboarding, Snow/Ski Bobbing, Snowcat Driving (excluding Personal Liability), Snow Mobiles/Ski Doos (excluding Personal Liability), Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Speed Skating,

Telemarking, Tobogganning.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing (other than on foot), timed events, professional/ semi-professional / paid / sponsored racing, training for professional or competition levels, display events, photo shoots, etc.) will not be covered under this policy, unless otherwise stated.

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

DEFINITION OF WORDS APPLICABLE TO YOUR POLICIES:

Where these words are used throughout your policy they will always have this meaning:

BFPO

British Forces Posted Overseas

Business associate means a business partner, director or employee of yours who has a close working relationship with you.

Close relative

means spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, foster-child, fiancé(e), aunt or uncle.

Channel Islands

means Jersey, Guernsey, Alderney, Sark, Herne, Jethou, Brecqhou, and Lihou

Cruise

means a pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans and includes stops at various ports.

Curtailment

means the cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are bought home or are repatriated to your home country.

Drones

Un-manned aerial vehicles

Emergency funds

means bank notes and currency notes, cash and travellers cheques held by a party leader only for use in case of emergency.

Emergency treatment

Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.

Essential items

means underwear, socks, toiletries and a change of clothing.

Excess

means the amount you have to pay towards a claim

Excursion

means a short journey or activity undertaken for leisure purposes.

Existing medical condition

means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way at anytime prior to travel, even if this condition is currently considered to be stable and under control.

Flight(s)

means a service using the same airline or airline flight number.

Hazardous activity

means any activity that requires skill and involves increased risk of injury, except where these form part of a published activity provided by or arranged by **SKI AND SPORT TRAVEL** and/or where it is an organised winter sports trip with **SKI AND SPORT TRAVEL** and the appropriate winter sports premium has been paid, and/or where the hazardous activity is listed under the sports and activities cover section on page 4 and 5 of this policy and are covered for free under this insurance, together with the winter sports activities listed that are covered provided that the appropriate winter sports premium has been paid. If you are taking part in any sport or activity not provided by the tour operator please contact Fogg Travel 1623 631331 (retail option) Mon to Fri 9am to 5pm quoting **SKI AND SPORT TRAVEL** to ensure you are covered. An additional premium may apply for those activities which are not free but for which cover is available.

Home

means one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.

Home country

means both the country you live in within the United Kingdom or the Channel Islands.

International

departure point

means the airport, international rail terminal or port where the outward flight, international train or sea vessel is boarded to take you from the United Kingdom, the Channel Islands or BFPO to your destination and the return flight, international train or sea vessel is boarded to start the final part of your journey to the United Kingdom, the Channel Islands or BFPO.

Manual labour

means work involving the lifting or carrying of heavy items in excess of 25kgs, works at a higher level than two storeys or any form of work underground.

Off Piste

Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift.

On Piste

Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as "Off-Piste" and therefore require purchase of an additional activity pack.

<i>Organiser</i>	means the person administering the trip on behalf of the school, college or university or other group or who is acting as group leader or other principal person and either whose name is shown on the tour operator's or carrier's booking invoice, or who arranged the trip directly with the travel and accommodation providers.
<i>Pair or set</i>	means two or more items of personal possessions that are complementary, purchased as one item or used or worn together.
<i>Party leader</i>	means any adult member of the group authorised by the organiser.
<i>Personal money</i>	means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have a monetary value, travel tickets and ski pass, all of which are for your private use.
<i>Personal possessions</i>	means each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying including your valuables and your passport.
<i>Public transport</i>	means buses, coaches, internal flights or trains that run to a published scheduled timetable.
<i>Redundancy</i>	means being an employee where you or, in the case of a student, your parent/guardian qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.
<i>Resident</i>	means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.
<i>Ski Equipment</i>	means skis, ski bindings, ski sticks, ski boots and snowboards
<i>Ski pack</i>	means ski pass, ski lift pass and ski school fees
<i>Student money</i>	means bank and currency notes, cash and traveller's cheques and travel tickets held by a party leader on behalf of the student.
<i>Travel documents</i>	means current passports, valid visas, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form E112.
<i>Trip(s)</i>	means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the UK, Channel Islands or BFPO, following your repatriation, both during the period of cover.
<i>Unattended</i>	means left away from your person where you are unable to clearly see and are unable to get hold of your personal possessions.
<i>United Kingdom</i>	means England, Wales, Scotland, Northern Ireland, and the Isle of Man.
<i>Valuables</i>	means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Drones, iPods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, smart watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.
<i>We/our/us</i>	mean Union Reiseversicherung AG.
<i>Winter sports</i>	means skiing, snow blading, snow boarding and ice skating.
<i>You/your/Insured-person</i>	means any person named on the premium receipt.

- You travelling against the advice of your doctor or a medical professional such as a dentist.
- If you choose not to adhere to medical advice given any claims related to this will not be paid.
- Any claim arising from any relevant incident 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 operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking. Or any deliberate or criminal act by an insured-person.
- Within the last two years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation where you are aged over 18 years or any age travelling outside of Europe unless we have agreed cover in writing and any additional premium has been paid.
- Any claim due to your carrier's refusal to allow you to travel for whatever reason.
- Any costs which are due to any errors or omissions on your travel documents.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
- Manual labour (see definition page 4).
- You piloting or travelling in an aircraft not licensed to carry passengers.
- You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in your home country (Please note there is no cover under section B6 - Personal liability for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>.
- Cruises (see definition page 4).
- Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
- You travelling against the advice of your doctor or a medical professional such as a dentist.
- If you choose not to adhere to medical advice given any claims related to this will not be paid.
- Your self-injury or any wilful act of self-exposure to danger (except where it is to save human life), suicide.
- In respect of all sections other than *emergency medical expenses*, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Participation in any hazardous activities except where forming part of the published tour operator programme and/or where shown to be covered under the sports and activities cover section and/or where an additional premium has been paid and the policy endorsed (see definitions for hazardous activities page 4).
- Your failure to obtain the required passport, visa or ESTA.
- You, your travelling companion, your close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine), solvents, or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent.
- The usage of Drones (see policy definition on page 4).

CONDITIONS AND EXCLUSIONS APPLYING TO YOUR POLICIES

Below are some important conditions and exclusions which apply to your pre travel and travel policies. It is recommended that you read this along with the conditions and exclusions which apply to the individual sections of your policies, so that you are aware of what is, and what is not covered.

The following apply to **all sections of your policies**:

You are not covered under any section, unless specified, for any of the following circumstances:

- If you purchased this insurance after you started your trip.
- Any costs incurred before departure (except cancellation) or after you return home.
- More than the maximum sum insured shown in the policy.
- Loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.

Policy A - Pre-Travel Policy

SECTION A - CANCELLATION CHARGES

For each insured-person this insurance will pay:

up to the amount shown in the schedule of cover for your proportion of (i) transport charges, (ii) loss of accommodation, (iii) foreign car hire, and (iv) additional travel expenses (v) pre-paid excursions booked in your home country prior to the start of your trip that you have paid or agreed to pay and that you cannot recover from any other source following your necessary cancellation after you bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of your trip through your inability to commence travel due to:

- (i) the death, injury or illness of:
 - you or a friend with whom you are travelling.
 - a close relative who lives in your home country.
 - a close business associate who lives in your home country.
 - friend who lives abroad and with whom you were intending to temporarily stay, or
- (ii) you, a friend or close relative who is travelling with you and included on your booking being required in your home country for jury service or as a witness in a Court of Law, or
- (iii) you, a friend or close relative who is travelling with you and included on your booking being given notice of redundancy, or
- (iv) the requirements of H. M. Forces.
- (vi) you are at your International departure point in the United Kingdom or the Channel Islands and after 24 hours delay of your international flight, international train or sailing delay from its scheduled departure time you wish to abandon the trip.

For each insured-person this insurance will not cover:

- the excess shown in the schedule of cover of any loss, charge or expense made on each claim under this section.
- any additional excess applied by Fogg's Referral Helpline in respect of claims arising out of or caused by an existing medical condition.
- anything mentioned in the Conditions and Exclusions on page 5.
- any payment where you have not suffered any financial loss.
- compensation in regard of lost days of holiday
- any claim that is due to:
 - the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.
 - the cancellation of your trip by the tour operator.
 - the cancellation of any conference or business trip onto which your trip was to be an add-on.
 - financial circumstances or unemployment except when it is due to redundancy that you received after buying this insurance.
 - your disinclination to travel.
 - death or illness of any pets or animals.
 - fear of an epidemic or pandemic.
- the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- cancellation arising from an existing medical condition, or any recognised complication caused by the existing medical condition, of a travel companion not insured by us, a close relative (other than where it is a parent or guardian and necessitates your remaining at home) of you, the person you are intending to stay with, or your travel companion, or a close business associate of you or your travel companion.
- cancellation of your trip due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- cancellation of your trip due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of your departure.
- (iv) - any claim where you have not obtained prior authority to take leave.
 - any claim where leave has been cancelled on disciplinary grounds.
 - any claim where leave has been cancelled on disciplinary grounds.
- (vi) - the cost of any additional accommodation not forming part of your pre-booked travel itinerary.
 - the cost of any food, drink, telephone calls or faxes.
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent.
 - any compensation unless you have checked in your possessions and obtained written confirmation from your airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of your flight, international train or sailing.

- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
- any compensation when your tour operator has rescheduled your flight itinerary.
- any claim where you have not pre-booked, where you have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
- any delay that is due to a strike or industrial action that had started or that had been announced before buying this insurance.
- abandonment where the trip is of 2 days duration or less, or is a one-way trip.
- any claim for an incident already notified under section B10.

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

- Notify your operator immediately, by telephone and in writing that you need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet, and get your registered doctor to complete the medical questions under the cancellation section. You should send any booking receipts to the claims office. If your cancellation is due to the health of a non-travelling close relative or close business associate you will need to obtain a medical report from the patients General Practitioner (medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication. All claims must be notified by the organiser.
- 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 to abandon your trip if the delay is more than 24 hours.

Policy B - Travel Policy

SECTION B1 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

- (a) up to the total amount shown in the schedule of cover for your personal possessions to cover:
 - either** (i) the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear,
 - or** (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.
- (b) up to the total amount shown in the schedule of cover to cover the purchase of essential items if your personal possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- the excess shown in the schedule of cover of each and every incident giving rise to a claim.
- anything mentioned in the Conditions and Exclusions on page 5.
- more than the amount shown in the schedule of cover for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than the amount shown in the schedule of cover in total for valuables whether solely or jointly owned.
- more than £100 in respect of sunglasses, spectacles or prescription glasses.
- more than £75 per item for items lost or stolen from a beach or lido.
- mobile telephones, SIM cards, mobile telephone prepayment cards, iPads, lost or stolen mobile telephone call charges or mobile telephone accessories.
- 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/purchase of any item with an insured value in excess of £100.
- loss or theft of, or damage to, property that does not belong to you or any member of your family.
- any claim for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.
- any claim for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £150).

- any claim if you have left valuables *unattended (including being contained in luggage during transit)* except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation).
 - any claim for valuables left behind following your disembarkation from a coach, train, bus, flight, ferry or any other mode of transport.
 - any claim if you left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means.
 - the cost of replacing or repairing dentures.
 - the loss, theft or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when we will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - car keys
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried on public transport.
 - sports equipment including drones (unmanned aerial vehicles) whilst in use.
 - any items more specifically insured elsewhere.
 - contact or corneal lenses or artificial limbs.
 - money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.
- (b) shoes, boots, trainers and the like.

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. All claims must be notified by the organiser.

SECTION B2 - PERSONAL MONEY

For each insured-person this insurance will pay:

- up to the amount shown in the schedule of cover for the loss or theft of your personal money during your trip
- up to the amount shown in the schedule in total for the loss or theft of student money carried by party leaders during the trip.
- up to the amount shown in the schedule for the loss or theft of emergency funds held by the organiser or other party leaders during the trip.
- up to the amount shown in the schedule for additional travel and accommodation expenses necessarily incurred to obtain replacement travel documents whilst on your trip if your travel documents are lost or stolen during your trip.

For each insured-person this insurance will not cover:

- the excess shown in the schedule of cover of each and every incident giving rise to a claim
- anything mentioned in the Conditions and Exclusions on page 5.
- more than the amount shown in the schedule of cover in total in cash or currency, whether solely or jointly owned
- loss or theft due to depreciation in value, currency changes or shortage caused by any error or omission
- loss or theft of travellers' cheques where the bank provides a replacement service.
- any claim for loss of personal money left behind following your disembarkation from a coach, train, bus, flight, ferry or any other mode of transport.
- any financial loss suffered as a result of your debit/credit card being lost or stolen.
- more than the unused portion of your passport
- loss or theft of personal money or travel documents that are not:
 - on your person.
 - held in a safe or safety deposit box where one is available.

- left out of sight in your locked personal trip accommodation.
- 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.
- (d) - the cost of the replacement travel documents.
 - any costs incurred before departure or after you return home.
 - any costs which are due to any errors or omissions on your travel documents.
 - any expenses for food or drink.

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

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 or apartment manager wherever appropriate.

For loss of money we will also require (a) confirmation from your UK or Channel Islands 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.

For lost or stolen travel documents, 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. All claims must be notified by the organiser.

SECTION B3 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

PLEASE NOTE:

- If it seems likely that you will require treatment at a hospital please contact our emergency medical assistance service 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 the emergency medical assistance service 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 our appointed emergency medical assistance service 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 the emergency medical assistance service within 24 hours.

Please see below under 'what to do if you wish to make a claim under this section of the policy' for details and also special outpatient arrangements.

For each insured-person this insurance will pay:

to you or your legal representatives the following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness

1. Trips outside your home country

- up to the amount shown in the schedule of cover for customary and reasonable:
 - fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services.
 - additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within your home country or to travel with you.
 - either (a) up to £3,000 to cover charges following your death outside your home country for your burial or cremation in the locality where your death occurs and the cost of returning your ashes home or (b) the return of your body to your home when arranged by us
- up to £250 to cover emergency dental treatment only to cure sudden pain.
- £20 for each full 24 hour period that you are in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid under (a) payable to the organiser or other authorised party leader or your parent (see (a) (ii)) only for reasonable taxi fares incurred to visit you in hospital or other reasonable items purchased for your stay in hospital.

2. Trips within the United Kingdom (where it is your home country) up to the amount shown in the schedule of cover for reasonable:

- travel and accommodation costs incurred by you to enable you to return to your home following you suffering serious illness or injury whilst on your trip which results in your not being able to return on your previously booked transportation
- travel and accommodation costs incurred by one other person who is required for medical reasons to stay with you, to travel to you from within your home country, or to travel with you to your home.
- costs following your death for the return of your ashes or your body to your home.

For each insured-person this insurance will not cover:

- 1.(a) - the excess shown in the schedule of cover for each and every incident giving rise to a claim except when you have used the European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to NIL.
 - any additional excess applied by Fogg's Referral Helpline in respect of claims arising out of or caused by an existing medical condition
 - anything mentioned in the Conditions and Exclusions on page 5.
 - any elective or pre-arranged treatment.
 - any routine non-emergency tests or treatment.
 - any treatment or hospitalisation which can be reasonably expected.
 - the cost of replenishing supplies of any medication you were using at the start of the trip, or further treatment for any condition you had at the start of your trip.
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
- 1 & 2.- the cost associated with the diversion of an aircraft due to your death, injury or illness.
 - repatriation unless this is deemed medically necessary by our appointed emergency medical assistance service
- 1.(a)(i) - any services or treatment received by you within your home country.
 - any services or treatment received by you, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency assistance service, in consultation with your treating doctor, can reasonably wait until you return to your home country
 - any services or treatment received by you after the date on which in the opinion of the emergency assistance service, you can safely return home, that would exceed the cost of your repatriation.
 - any routine non-emergency tests or treatment.
 - repairs to or for the provision of dentures, artificial limbs or hearing aids.
 - the provision of crowns or veneers.
 - any dental work involving the use of precious metals.
 - in-patient treatment that has not been notified to and agreed by the emergency assistance service.
 - any extra costs for single or private accommodation in a hospital or nursing home.
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- 1(a) (ii) 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.
- 1.(a)(iii)- your burial or cremation in your home country.
- 1.(b) - emergency dental work costing more than £100.
- 1.(c) - any payment when you are in a private hospital or clinic.
 - more than £400 in total for hospital in-patient benefit.
- 1.(d) - additional accommodation which exceeds the standard of that originally booked or any costs for food or drink
- 2 - the excess shown in the schedule of cover for each and every incident giving rise to a claim
 - any additional excess applied by the Fogg's Referral Helpline in respect of claims arising out of or caused by an existing medical condition

PLEASE NOTE: If travelling within Europe you should carry the European Health Insurance Card (EHIC), and use this at state registered doctors and state hospitals to save costs.

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

In case of serious emergency first call an ambulance using the local equivalent of a 999 call or alternatively by dialling 112 within Europe. While you wait for the ambulance contact our medical assistance service which is open 24 hours a day and 7 days a week to offer you advice in this emergency situation. We strongly suggest you put their telephone number **+44 (0)20 7118 1444** into your mobile phone before you travel so that it is to hand should you need it. Speak to the ambulance driver and get details of the hospital you are being taken to so that our medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity.

What the medical assistance company needs from you - when you call our medical assistance service in an emergency you need to have some basic information for them to hand:

- your telephone number so you can be contacted on in case you are cut off;
- the name and age of the patient and as much information about the medical situation as you are able to provide;
- the name of the hospital, the ward, the treating doctor and the telephone numbers if you have them;

- tell them that you are insured under the scheme **FOGG - SKI AND SPORT TRAVEL** and give them your tour operator booking reference number/premium receipt number, the date you bought it and your booked travel dates;
- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

Minor illness or injury - If you need to see a doctor in Europe or Scandinavia then ask your hotel reception or tour operator representative for the address of the nearest public medical facility. In Europe you should show them your EHIC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private medical treatment in these countries if this is approved in advance by our **medical assistance service on +44 (0)20 7118 1444**. Elsewhere it is advisable to seek advice on where to go for treatment from our medical assistance service if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin your trip by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for our medical assistance service to move you to a more suitable facility.

How to pay for your treatment - Outpatient bills for less than £500 should be paid at the time and claimed on your return. It is very important to obtain an itemised receipt for any monies paid for medical treatment. If you are admitted to a medical facility then you may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to **Fogg Travel Insurance Services, Crow Hill Drive, Mansfield, Notts NG19 7AE**. Our medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of your claim has been established.

What happens if I miss my booked flight due to illness? Don't worry, provided you have contacted our medical assistance service your policy will be automatically extended to cover you until it is agreed that you are fit to travel home. Our **medical assistance service** will liaise with your treating doctor and you and once you are fit to travel, they will make appropriate alternative arrangements.

What if you want to come home early? - This policy covers you to come home early because you are ill only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact our medical assistance service on **+44 (0)20 7118 1444** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured as not all circumstances are covered by your policy. If you are not sure whether your particular circumstances are included in the cover then call **Fogg Travel Insurance Service on +44 (0)1623 631331** between 9.00 am and 5.00 pm UK time for advice.

SECTION B4 – REPLACEMENT PARTY LEADER

For each-insured person this insurance will pay:

up to the amount shown in the schedule of cover to cover travel and accommodation costs and expenses of a party leader to the same standard to the original booking when the insured party leader is unable to complete the planned itinerary of the trip because of:

- (i) the hospitalisation of the insured party leader for an expected period of more than three days, or
- (ii) the repatriation of the insured party leader within the terms of this section, or
- (iii) a serious assault causing bodily injury, or
- (iv) the necessary and unavoidable curtailment of the trip due to a fortuitous cause that is outside your control or that of the insured party leader.

For each insured-person this insurance will not cover:

- the excess shown in the schedule of cover of each and every incident giving rise to a claim
- anything mentioned in the Conditions and Exclusions on page 5.
- any event where the expected period of hospitalisation is less than 3 days.
- any event where a claim has not been reported under section B4, emergency medical expenses and/or section B6, curtailment.
- any replacement which has not been agreed by the emergency assistance service.

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

In the event that **you** have to make a claim under this section of the policy **you must** contact Our medical assistance service **before** any arrangements are made or expenditure incurred. All claims must be notified by the organiser.

SECTION B5 - CURTAILMENT (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:

up to the amount shown in the schedule of cover for your unused proportion of (i) transport charges, (ii) loss of accommodation, (iii) foreign car hire, (iv) additional travel expenses, and (v) pre-paid **excursions** booked in your home country prior to the start of your trip that you have paid or agreed to pay and that you cannot recover from any other source following your necessary curtailment of your trip due to:

- (a) the trip being cut short by your early return home because of:
 - (i) the death, injury or illness of:
 - you or a friend with whom you are travelling
 - a close relative who lives in your home country
 - a close business associate who lives in your home country
 - the person you are staying with, or
 - (ii) you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law, or
 - (iii) you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home your home country of your friend or close relative, or usual place of business in your home country having suffered from burglary, serious fire, storm or flood.
- (b) the trip being interrupted because you have been confined to hospital for the rest of your trip because of injury or illness.

Please Note:

1. Payment will be made on the number of full days of your trip that are lost from the day you are repatriated.
2. This insurance does not cover you to resume your trip once you curtail. There is no further cover once you have returned to your home country.

For each insured-person this insurance will not cover:

- the excess shown in the schedule of cover of any loss, charge or expense made on each claim under this section.
- any additional excess applied by Fogg's Referral Helpline in respect of claims arising out of or caused by an existing medical condition
- anything mentioned in the Conditions and Exclusions on page 5.
- the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where you have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.
 - the curtailment of your trip by the tour operator.
 - the cancellation of any conference or business trip onto which your trip was to be an add-on.
 - financial circumstances.
 - your loss of enjoyment of the trip however caused.
 - death or illness of any pets or animals.
 - an existing medical condition, or any recognised complication caused by the existing medical condition, of a travel companion, a close relative, (other than where it is an immediate parent or guardian and necessitates an immediate return) of you or your travel companion, the person you are staying with, or a close business associate of you or your travel companion.
- any unused portion of your original ticket where repatriation has been made.
- cutting short your trip unless the emergency medical assistance service have agreed.
- any event caused by your failure to get a medical certificate from the treating doctor near to where you are staying that states the necessity to return home due to death, injury or illness.
- curtailment cover where the trip is of 2 days duration or less or is a one-way trip.
- curtailment due to the fear of an epidemic or pandemic.

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

If you feel you need to cut short your trip 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 the claims office. All claims must be notified by the organiser.

SECTION B6 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to the amount shown in the schedule of cover plus costs agreed between us in writing, any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relate to an incident caused by you and that results in:

- (a) injury, illness or disease of any person.

- (b) loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family.

- (c) loss of, or damage to trip accommodation which does not belong to you or any member of your family.

For each insured-person this insurance will not cover:

- the excess shown in the schedule of cover in respect of each and every event that causes a claim.
- anything mentioned in the Conditions and Exclusions on page 5.
- any claim for an incident already notified under section B7.
- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided under any other insurance.
 - that is suffered by anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion, and is caused by the work you or any member of your family or travelling companion employ them to do.
 - that is caused by any deliberate or reckless act or omission by you.
 - that is caused by your own employment, profession or business or any member of your family.
 - that is caused by your ownership, care, custody or control of any animal.
 - that falls on you by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by you or any member of your family.
- any claim made against you by another insured-person, member of your family, a friend or travelling companion, whether insured by us or another provider.
- compensation or any other costs caused by accidents involving your ownership, possession or control of any:
 - land or building or their use either by or on your behalf other than your temporary trip accommodation.
 - mechanically propelled vehicles and any trailers attached to them.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

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

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. All claims must be notified by the organiser.

SECTION B7- ORGANISERS LIABILITY

Applicable only to groups with participants in full time education.

This cover only applies when your education authority or educational establishment does not carry this insurance protection.

For each insured-person this insurance will pay:

up to the amount shown in the schedule of cover, plus costs agreed between us in writing, for any event occurring during the period of this insurance where the organiser is legally liable to pay that relate to an incident caused by the organiser and that results in:

- (a) injury, illness or disease of any person.
- (b) loss of or damage to property that does not belong to the organiser and is not in the organiser's charge or control.
- (c) any liability described above falling on the Local Education Authority or, in the case of an independent school, the governing body in place of the organiser.

For each insured-person this insurance will not cover:

- the excess shown in the schedule of cover of each and every incident giving rise to a claim
- anything mentioned in the Conditions and Exclusions on page 5.
- any claim for an incident already notified under section B6.
- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided to the organiser under any other insurance.
 - that is for punitive or exemplary damages
 - that is caused by any deliberate or reckless act or omission of the organiser.
 - that is caused by the organiser's employment, profession or business other than as part of the organisers school duties
 - that is caused by pollution in North America
 - that is caused by the organiser's ownership, care, custody or control of any animal
 - that falls on the organiser by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by the organiser.

- compensation or any other costs caused by accidents involving the organiser's ownership, possession or control of any:
 - land or building or their use either by or on behalf of the organiser other than temporary trip accommodation.
 - mechanically propelled vehicles and any trailers attached to them.
 - aircraft, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

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

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. All claims must be notified by the organiser.

SECTION B8- ACCIDENTAL DEATH AND DISABILITY BENEFIT

For each insured-person this insurance will pay:

a single payment up to the amount shown in the schedule of cover for your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:

- (a) death
- (b) total loss of sight in one or both eyes
- (c) loss of limb
- (d) loss of hearing
- (e) permanent and total disablement from engaging in paid employments or paid occupations of any and every kind

all occurring within 12 months of the event happening.

For each insured-person this insurance will not cover:

- anything mentioned in the Conditions and Exclusions on page 5.
- any event that is due to you having deliberately exposed yourself to danger.
- any incident is due to an accident and not illness or infection.
- more than one of the benefits that is a result of the same injury.
- (a) more than £5,000 death payment when your age is under eighteen (18) years or is seventy-six (76) years or over at the time of the incident.
- (e) any payment when your age is seventy-six (76) years or over at the time of the incident.

*NB. Where you are not in any paid employment or paid occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.

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

In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required. All claims must be notified by the organiser.

SECTION B9 – WINTER SPORTS

(Applicable only when the winter sports premium has been paid)

For each insured-person this insurance will pay:

Piste Closure

For each insured-person this insurance will pay:

- (a) up to £25 per day for each full 24 hour period you are unable to ski due to either adverse weather conditions or a lack of snow that results in the total closure of skiing facilities in the resort where you are booked to ski or
- (b) up to £10 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 during the period of your holiday plus up to £5 per day for the purchase of a lift pass for such alternative ski area.

Ski equipment (including hired ski equipment)

- (c) up to the amount shown in the schedule of cover for your own ski equipment or hired ski equipment to cover:
 - either** (i) the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear, as shown below
 - or** (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on your trip.
- (d) up to the amount shown in the schedule of cover to cover the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination.

Unused ski pack

- (e) up to the amount shown in the schedule of cover for the loss of use of your ski pack following your injury or illness during your trip.

For each insured-person this insurance will not cover:

- the excess shown in the schedule of cover of each and every incident giving rise to a claim.
- anything mentioned in the Conditions and Exclusions on page 5.
- (a) & (b) more than £350 in total.
 - any compensation if your trip is to Bulgaria
 - 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 your trip was booked and/or your insurance was purchased within 14 days of travel.
 - any claim before 15th December and after 15th April.
- (c) - more than the amount shown in the schedule of cover for any one article, pair or set of any kind, whether they are solely or jointly owned.
 - more than 60% of the original purchase price for skis over six months old and less than one year old.
 - more than 50% of the original purchase price for skis over one year old and less than two years old.
 - more than 40% of the original purchase price for skis over two years old and less than three years old.
 - more than 25% of the original purchase price for skis over three years old and less than five years old.
 - skis over five years old.
 - ski equipment left unattended away from your personal holiday or trip accommodation except ski equipment left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
 - any claim where you are able unable to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.
 - 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.
- (d) - more than the amount shown in the schedule of cover in total.
- (e) - more than the amount shown in the schedule of cover in total.
 - any claim where a claim has not been made for emergency medical expenses.

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 your ski equipment is delayed longer than 12 hours on your outward journey, you may need to hire replacements, 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 other losses of 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, hotel/apartment manager or ski slope operator, wherever appropriate. All claims must be notified by the organiser.

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.

COVER PROVIDED FOR SKI AND SPORT TRAVEL:

SECTION B10 – DEPARTURE DELAY, DELAYED ARRIVAL AND ADDITIONAL TRAVEL EXPENSES

(Applicable to trips outside of the United Kingdom or Channel Islands)

For each insured-person this insurance will pay **SKI AND SPORT TRAVEL**:

Delayed arrival

1. up to £20 for reasonable necessary expenses paid by **SKI AND SPORT TRAVEL** on your behalf if you are delayed in arriving at your first scheduled destination on your outward journey from the United Kingdom or Channel Islands or return trip to the United Kingdom or Channel Islands from your last scheduled destination for more than 12 hours. If the delay in arrival continues we will pay a further sum of £20 for each complete period of 12 hours of delay in arrival up to a maximum payment of £100; or

Missed departure

2. up to £500 for alternative transport and additional overnight accommodation to get you to your destination:
 - (a) if the vehicle in which you are travelling becomes undrivable due to mechanical failure or being involved in an accident on your way to your international departure point or
 - (b) your public transport is delayed preventing you from getting to your international departure point in time to check in; or

Additional travel expenses

3. up to £100 for necessary reasonable expenses paid by the organiser for the forced and unavoidable extension to, shortening or re-routing of the trip because of strike, riot, civil commotion, or mechanical breakdown or adverse weather conditions occurring after the trip has commenced which necessitates a change to the planned itinerary.

You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent.
 - any compensation when your tour operator has rescheduled your flight itinerary.
 - any claim where you have not pre-booked, where you have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
 - any claim for an incident already notified under section A1.
1.
 - any compensation unless you have obtained written confirmation from your airline, railway company, shipping line or their handling agents or coach operator that shows the reason for the delay, the scheduled arrival time and the actual arrival time of your flight, international train, sailing or coach.
 - any compensation where the airline, railway company or shipping line or their handling agents or coach operator provide alternative transport that arrives within 12 hours of the booked arrival time.
 - any delay in arriving at a scheduled intermediate overnight stay.
 - any delay that is due to a strike or industrial action that had started or that had been announced before buying this insurance.
 2.
 - any claim that is a result of your failure to allow sufficient time for your journey to the international departure point to check-in by the time shown on your travel itinerary.
 - missed connections.
 - any claim arising from the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.
 - the cost of any food, drink, telephone calls or faxes.
 3.
 - any change to the itinerary by reason of strike, riot, civil commotion or adverse weather conditions existing or notified by declaration of intent at or prior to the date this policy is purchased.
 - expenses that the organiser or **SKI AND SPORT TRAVEL** can recover from elsewhere.
 - compensation where a strike, riot or civil commotion had taken place or was announced before the start of the trip or where it could have reasonably been anticipated that it was likely to happen.

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 or coach operator that shows (a) scheduled arrival time, (b) actual arrival time, and (c) reason for the delay. You are only covered if the delay is more than 12 hours.
- send any receipts to Fogg Travel.
- obtain independent confirmation of the circumstances causing you to miss your departure.

IF YOU NEED TO CLAIM

We have appointed Fogg Travel Insurance Services Ltd to look after your claim. If you require a claim form please advise the section of the insurance on which you want to claim and scheme reference to:

Fogg Travel Insurance Services Ltd,
Crow Hill Drive, Mansfield, Notts, NG19 7AE
Telephone: 01623 631331 fax: 01623 420 450

or download a claims form via www.foggtravelinsurance.com

You need to:

- Ensure all claims are submitted by the organiser.
- Produce your insurance certificate confirming you are insured before a claim is admitted.
- Give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- Provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks insurance policies you may have.
- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to us or the claims office.
- Not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- Not make any payment for any event that is more specifically covered by another insurance policy.
- Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- Settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- Make your policy void where a false declaration is made or any claim is found to be fraudulent.
- Take over and deal with in your name the defence/settlement of any claim made under the policy.
- Subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- Obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.

YOUR RIGHT TO COMPLAIN

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may appeal against the decision in writing, explaining why you do not think our decision is correct.

• If your complaint is regarding the selling of your policy please forward details of your complaint in the first instance as follows:

Contact the General Manager, Fogg Travel Insurance Services Limited,
Crow Hill Drive, Mansfield, Notts NG19 7AE
Telephone: +44 (0)1623 631331
Email: complaints@foggtravelinsurance.com

• 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:

Contact the Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY, or call on 020 3829 6604 or email complaints@tif-plc.co.uk
Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below

• If you are still not satisfied with the outcome you may:

Ask the Financial Ombudsman Service (FOS) to review your case.
Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is +44 (0)800 023 4567.

If you have any queries regarding this insurance please contact:

Fogg Travel Insurance Services Ltd,
Crow Hill Drive, Mansfield, Notts NG19 7AE
Tel: 01623 631331

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Branch No. BR006943. A public body corporate with limited liability Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918.

Union Reiseversicherung AG are authorised in Germany by BAFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority;
Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc;

Registered Office: 1, Tower View, Kings Hill, West Malling, Kent. ME19 4UY, United Kingdom. Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated in the United Kingdom by the Financial Conduct Authority.

Fogg Travel Insurance Services 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).

Ski and Sport Travel is an Appointed Representative of Fogg Travel Insurance Services Limited