



Alcohol or Drugs	There is no cover for any claim caused by your past or present use or abuse of drugs, solvents or alcohol
Hazardous Activities	Any claim caused by you taking part in a hazardous activity (as defined in the policy) unless listed under the Sports and Activities listed in the policy, or an additional premium has been paid and the policy endorsed. Hazardous activities include competitive events, sports, pastimes and any other activity that requires skill and involves increased risk of injury. (If you are unsure prior to travel, if your activity is covered by this policy, please telephone us for advice). Please refer to the Sports and Activities Cover section, and the hazardous activity definition under the Definition of Words section in the policy for full details.
Terrorism, war, civil disorder	The policy does not cover claims arising from terrorism, war, civil disorder or fear of any of these.
Proof of Claim	If you have to make a claim under any section of these policies it is for you to produce sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim. For e.g. Police, reps report confirming the loss, theft, damage or written medical confirmation confirming the need to abandon your trip. Please read the cover sections in the policy and, for Emergency Medical please also see the '24 Hour Worldwide Emergency Medical Service' section headed in the policy, and see 24 hour Assistance heading on the first page of this Policy Summary.
Property Claims	These are settled on an initial purchase price basis less a deduction for age, wear and tear – not on a "new for old" or replacement cost basis for items belonging to you. Claims will not be considered unless substantiated by proof of purchase or existing valuation for any item, pair or set above £50. You should note that there is no cover for mobile telephones and all accessories, and cover for 'valuables', for e.g. photographic, audio, computer equipment, ipods, mp3 players, ipads, tablets and jewellery is limited. Read Section 6 Personal Baggage in the policy.
High Value Items	This policy is not intended to cover items of high value, for e.g. video camcorders, expensive watches, etc, as these should be fully insured under your house contents insurance. There is a maximum amount you can claim for each individual item and Valuables combined, and these are shown under the Summary of Cover in the policy and under the Significant Features and Benefit heading of this Policy Summary.
Loss of Passport	This policy provides cover for costs necessarily incurred to obtain replacement passport for e.g. transport costs, accommodation costs, and includes cover for the actual cost to replace the passport/temporary passport.
Unattended	There is no cover for Valuables, Personal Money left unattended, carried in suitcases or similar containers when left unattended. Baggage is not covered if left unattended from your personal trip accommodation. Certain exceptions apply. Read Section 6 Personal Baggage and Section 7 Personal Money in the policy.
Personal Liability	There is no cover for claims arising from ownership, possession, control of or use of any mechanically propelled vehicles, aircraft, motorised skis, motorised waterborne craft or sailing vessel or animals, land or buildings other than your trip accommodation or caused by your profession, any member of your family, or deliberate act or omission by you.
Subrogation and contribution	We reserve the right to ask for a contribution from any other relevant insurances you may hold and to take legal action in your name to recover losses against any third party.
Winter sports	Winter sports can be included at an additional premium. Limits of cover are given within the policy wording under the Summary of Cover, and under heading Significant Features and Benefits in this Policy Summary.

Complaints

We aim to give you a first class service and to meet any valid claims covered by these policies honestly, fairly and promptly.

- If your complaint is regarding the selling of your policy please forward details of Your complaint in the first instance as follows: 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
- 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 Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY, United Kingdom, Tel: +44 (0)20 3829 6604 who will review the claims office decision.
- If you are still not satisfied with the outcome you may ask
 - UK residents : The Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR, United Kingdom, telephone advice line is +44 (0)800 023 4567 or
 - 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.
 but only if you have already referred the matter to Fogg Travel Insurance Services Limited. We are bound by the Financial Ombudsman's decision, but you are not. It does not prejudice your legal rights.

Please quote FOGG SINGLE TRIP to help your enquiry to be dealt with speedily.

Policy Summary - FTS Single trip travel insurance

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

About your insurance

This insurance is arranged by Fogg Travel Insurance Services Limited (Fogg), who is authorised and regulated by the Financial Conduct Authority and whose FCA registered number is 307304. This can be checked on the financial services register held on the FCA's website (www.fca.org.uk). A copy of the policy wording is held by Fogg. This insurance is underwritten by Union Reiseversicherung AG, UK Branch and who are authorised in Germany by BaFin and subject to limited regulation by the Financial Conduct Authority. Insurers are covered by the Financial Ombudsman Service and by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligations.

This insurance is Single Trip cover and the cover under the cancellation section is valid from the date of purchase until you leave home at the start of your trip. The cover under the remaining sections start when you leave home at the start of your trip and ends when you return home or the expiry of the policy whichever is first. This insurance is arranged for issues between 1st March 2018 and 28th February 2019 for departures up to 28th February 2020.

Your right to cancel

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

24 Hour Assistance

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

You must notify FOGG ASSIST immediately or as soon as reasonably possible thereafter of any serious illness or accident abroad where you are admitted to hospital or you are anticipating having to return home early or having to extend your stay because of any illness or injury. We provide a 24 hour multi-lingual emergency service, 365 days per year and can be contacted by telephone or fax.

Emergency Tel. No. (+44) 20 7118 1444 You will need to quote FOGG SINGLE TRIP scheme. Please refer to the '24 Hour Worldwide Emergency Medical Service' section of the policy for full details.

Referral Helpline

If you have a pre-existing health condition (including any one on whom the travel plans depend who may not be travelling with you) please refer to your policy and 'Health' and 'Your Duty' sections of the policy to see if you do need to make a health declaration. You can contact the Referral Helpline on telephone number 01623 635958 during office hours Monday to Friday, 9am to 5pm.

Legal Advice

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

Claims

If you believe that you have a claim please refer to your policy and "What you need to do if you wish to make a claim". You can obtain a claim form online at

www.foggtravelinsurance.com

or alternatively if you do not have internet access you can contact: Fogg Travel Insurance Services Limited, Crow Hill Drive, Mansfield, Notts NG19 7AE Telephone: 01623 631331 Fax: 01623 420450. When you notify a claim you will need to quote your scheme FOGG SINGLE TRIP scheme.

Law Applicable to the Insurance

This insurance is subject to English Law unless you and your insurers have agreed otherwise.

Compensation

The maximum level of compensation you can receive from FSCS is 90% of the claim without any upper limit. The contact details for FSCS are: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Fax: 020 7892 7301 Website: <http://www.fscs.org.uk>

Significant Features and Benefits

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

Section	Maximum Benefit		Excess	
	Premier	Economy	Premier	Economy
CANCELLATION Loss of Deposit	£5,000	£750	£75/Area 1 £20 £25	£100/Area 1 £20 £25
MEDICAL & EMERGENCY EXPENSES Emergency Dental Treatment	£5,000,000 £250	£1,000,000 £250	£75/Area 1 £20	£100/Area 1 £20
STATE HOSPITAL EXPENSES £10 per each 24 hours	£600	£300	Nil	Nil
ABANDONMENT	£5,000	£750	£75/Area 1 £20	£100/Area 1 £20
PERSONAL ACCIDENT Please refer to policy for inner limits	£25,000	£5,000	Nil	Nil
PERSONAL BAGGAGE Single item limit Valuables limit Emergency Baggage Loss of Passport	£1,500 £250 £350 £100 £150	£1,000 £100 £100 £50 £150	£75/Area 1 £20 Nil £75	£100/Area 1 £20 Nil £100
PERSONAL MONEY Cash limit	£500 £250	£250 £100	£75/Area 1 £20	£100/Area 1 £20
PERSONAL LIABILITY * applicable to damage or loss to temporary holiday accommodation only	£2,000,000	£1,000,000	£100*	£100*
TRAVEL DELAY a. £20 per 12 hour delay b. Cancellation	£100 £5,000	£60 £750	Nil £75	Nil £100
MISSED DEPARTURE	£1,000	£300	£75	£100
LEGAL EXPENSES	£15,000	£5,000	£100	£100
HIJACK £50 per 24 hour delay	£1,000	Nil	Nil	Nil
MUGGING £50 each 24 hour hospitalised	£1,000	Nil	Nil	Nil
OPTIONAL WINTER SPORTS				
ONLY APPLICABLE IF THE APPROPRIATE PREMIUM HAS BEEN PAID AND COVER IS INCLUDED ON YOUR INSURANCE SCHEDULE				
PISTE CLOSURE £20 compensation or £10 transport to alternate resort plus £5 for alternate lift pass	£300	£300	Nil	Nil
SKI EQUIPMENT	£500	£500	£75	£100
UNUSED SKI PACK	£300	£300	Nil	Nil
SKI EQUIPMENT HIRE £100 /12 hour/36 hour	£200	£200	Nil	Nil
WEATHER EXTENSION £50 /24 hour delay	£150	£150	Nil	Nil

Significant Limitations, Conditions and Exclusions

This is not an exhaustive list.

Please take time to read the full insurance policy to make sure you understand the cover it provides.

	Significant restrictions and exclusions applying to all parts of the policy
Residency	This policy is only available to persons who have lived in the United Kingdom or European Union including British Forces Posted Overseas (BFPO) for at least 6 months in the last 12. The policy is issued in the United Kingdom only. Please read the 'Definitions' section in the policy – Home Country, You/Your/Insured.
Insurance Policy	This contains full details of the cover provided plus the conditions and exclusions which apply to it. You must read the insurance policy, in conjunction with your Insurance Schedule, carefully and keep it safe. There are conditions and exceptions which apply to individual sections and general policy conditions, exceptions which apply to the whole policy – you should make sure you understand exactly what will and will not be paid for under each section.
Policy Limits	Most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits e.g.: for any one item, or for valuables in total. Refer to the 'Summary of Cover' and Section 3 Hospital Expenses, Section 5 Personal Accident, Section 6 Personal Baggage, Section 7 Personal Money, Section 9 Travel Delay, Section 12 Hijack, Section 13 Mugging, of the policy. If the winter sports extension is opted for and appropriate winter sports premium paid - Section 14 Piste Closure, Section 16 Ski Equipment, Section 17 Ski Equipment Hire, Section 18 Weather Extension of the policy.
Excesses	An excess is the amount you have to pay towards each claim. All excesses are payable by each insured person for each incident giving rise to a separate claim under each section of cover. Refer to the 'Summary of Cover' in the policy.
Excess Waiver	Payment of the appropriate additional premium - allows you to delete all policy excesses listed within the Summary Of Cover, paid at the time of taking out your insurance policy.
Age Restrictions	Cover is available for persons under 85 years at the date of departure, but limited to a maximum of 31 days trip duration if you are aged 65 years at the date of departure. Premium loadings apply to persons aged 65 to 84 years.
In-patient Treatment	There is no cover for in-patient treatment that has not been notified to the 24 hour Emergency Assistance Service. Read '24 Hour Worldwide Emergency Service' section in the policy and see 24 Hour Assistance section heading on the first page of this Policy Summary.
Pre-existing medical conditions	You must inform Fogg Travel of any pre-existing illnesses/infirmities in the last 6 months relating to all persons on whom the journey or trip plans depend. If you have been referred to a specialist or treated as an in patient and do not declare that fact to the Referral Helpline, Insurers reserve the right to either refuse insurance cover or apply restrictions. If you have ever had a Heart Condition, High Blood Pressure/Hypertension, Arterial Disease, Kidney Disease, Diabetes, a Stroke, Breathing Problems, Lung or Respiratory Disease, Asthma, Cancer, Parkinsons Disease, Motor Neurone Disease, any psychological conditions and do not notify the Referral Helpline we reserve the right to refuse any claim on your policy. There is no cover for any claim connected to any pre-existing medical condition, any condition awaiting treatment or investigation, any terminal condition or any condition where medication has been changed and this includes anyone on whom the journey or trip plans depend. Your enquiry to the Referral Helpline will be handled confidentially and you will be advised of the extent of cover that can be provided. You will be given a Helpline reference, and confirmation will be sent/faxed to you. When calling please have : <ul style="list-style-type: none"> • Details of your condition(s) and details of any medication you are taking for each condition • what treatment you are receiving and how regularly do you receive check ups • if you are awaiting further treatment at hospital
Full and accurate disclosure	We reserve the right to refuse a claim where you have not provided full and accurate information in response to our questions. This includes any pre-existing health conditions concerning you, any one who is travelling with you or where you are aware of any medical condition of a close relative or close business associate on whom the travel plans may depend. Please check that the information you have given is accurate and notify us as soon as practicable of any inaccuracies and/or in the case of any change of information. Please read Definitions, 'Health', 'Your Duty', 'Change of Risk' and 'Conditions which apply to the whole policy' sections in the policy for full details.