

TRAVEL INSURANCE POLICY

This policy is for residents of the United Kingdom and the Channel Islands only

Arranged by:

Fogg Travel Insurance Services Ltd
Crow Hill Drive, Mansfield, Notts. NG19 7AE
Tel: 01623 631331 Fax: 01623 420450

Underwritten by:

Union Reiseversicherung AG

**Master Policy No.
SJZSA40072-41 A & B**

**Valid only for departures between
1st January 2018 to 31st December 2018
and for winter sport trips only between
15th December 2017 to 31st May 2018**

POLICY INFORMATION

Your insurance is covered under master policy number SJZSA40072-41 A & B specially arranged through 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 premium and whose name is shown on the booking confirmation invoice issued by your tour operator. This insurance wording is a copy of the master policy and is subject to the terms, conditions and exclusions of the master policy.

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

No refund of the insurance premium will be given after the policy has been issued unless, after receipt of the policy, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy, insurance schedule and alternative insurance policy to Fogg Travel within 14 days of receipt for a refund to be considered.

The first policy, your pre-travel policy, covers you from the time you purchase your policy until you leave home to start your trip. The second policy, your travel policy starts when you leave home to start your trip and ends when you return home or the policy ends, whichever is the first.

We have tried to keep the wording as simple as possible. There are conditions and exclusions applying to the pre-travel policy and to the travel policy. Each section tells you what is covered, what is not covered and what you need to do if you need to claim under that section. There are no hidden parts or small print.

Like most policies they exclude all pre-existing health conditions but if you do need the cover, unlike some other policies, you may be able to obtain cover for these conditions by calling the Referral Helpline on the telephone number shown below the summary of cover shown. Cover is not available on all conditions and to include others we may need to charge you an additional premium or increase your policy excess for this condition, an excess is the first part of the claim cost. You should bear in mind that this excess will apply to everyone on your booking if they have to claim for cancellation or curtailment (cutting short the trip) due to your health condition. Cover is not available for conditions where you are under investigation or awaiting treatment. If you do not tell us about your pre-existing health conditions or those of your close relative or business associate on whom the trip plans depend they will not be covered at all and you will not be able to claim for anything caused by them.

If your health changes (for any insured-person of any age or destination) after you have bought the policy you must call the Referral Helpline immediately. As you have two policies, cancellation under the Pre-travel Policy will be effective, but cover for the Travel Policy, which has not started, may change. Travel insurers require stability of health conditions whilst away so what cover is available will depend on the condition, the medication and the period of time before travel. In some instances the new condition may be excluded and on a few occasions we may agree to pay the cancellation charges at the time of diagnosis and recommend postponement of your trip.

We are unable to provide any cover for a claim arising from a recognised complication of a known pre-existing medical condition of a close relative or a close business associate unless declared to us and accepted by us in writing.

AGE LIMITS

This insurance will not cover:

- you if you are aged 85 years or over, or
- any trip in excess of 31 days if you are aged 65 to 74 years, or
- any trip in excess of 24 days if you are aged 75 to 84 years at the date of departure.

GEOGRAPHICAL AREAS

- Area 1 - United Kingdom where it is your home country.
- Area 2 - Europe, including the Channel Islands and all countries west of the Ural Mountains, Republic of Ireland, Iceland, Algeria, Morocco, Tunisia, Turkey, Egypt, the Azores, Canary Islands, Madeira and Mediterranean islands, and the United Kingdom where it is not your home country.
- Area 3 - Worldwide including the United States of America, Canada.

SUMMARY OF COVER

A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excess
1. Cancellation / Loss of deposit	up to £5,000	£40*/£20
Delay abandonment	up to £5,000	£40*
	(See notes 1 and 2)	

B. TRAVEL POLICY

Policy section	Maximum benefit	Excess
1. Personal possessions (under 18's)	up to £1,750 (£1,000)	£40*
Single article limit	up to £250	
Valuables limit	up to £250	
School property+	up to £500	£75
Team equipment	up to £750	£75
Delayed possessions	up to £150	Nil
2. Personal money	up to £500	£40*
Cash limit	up to £350	
Party leader money+	up to £1,500	£75
Cash limit	up to £1,000	
Loss of travel documents	up to £300	Nil
3. Emergency medical expenses	up to £5,000,000	£40*
United Kingdom limit	up to £2,000	
State hospital benefit	up to £600	Nil
Unused activities	up to £250	Nil
	(See note 1)	
4. Curtailment	up to £5,000	£40*
	(See notes 1 and 2)	
5. Personal liability	up to £2,000,000	£75**
6. Organisers liability+	up to £5,000,000	£75**
7. Organisers expenses+	up to £100	Nil
8. Personal accident	up to £25,000***	Nil
	(See note 3)	
9. Legal advice and expenses	up to £25,000	£200
10. Winter sports^		
Piste closure^^	up to £300	Nil
Ski equipment (including hired)	up to £700	£40*
Single/set limit	up to £300	Nil
Ski hire equipment charges	up to £150	Nil
Ski pack	up to £350	Nil

* increased to £75 in respect of persons aged 18 and over.

** increased to £250 in respect of rented property damage only.

*** please see personal accident section for details of amount of payment.

+ only applicable to school, college, university or youth groups trips.

^ only applicable PROVIDED THAT you are on a winter sports trip organised by MSG TOURS SKI and having been declared to us by MSG TOURS SKI as having winter sports insurance.

^^ valid only between 15th December and 30th April

COVER PROVIDED FOR MSG TOURS

Policy section	Maximum benefit	Excess
11. Departure arrival	up to £100	Nil
Missed departure	up to £500	Nil
Additional travel expenses	up to £100	Nil

PRE-TRAVEL & TRAVEL POLICY

Note 1. a. Your policy does not provide cover for re-occurring or pre-existing health conditions. If you have ever had a heart or circulatory related problem, a stroke, cancer, any breathing problems, diabetes, any psychological conditions, or any other health condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone our Referral Helpline quoting MSG TOURS on 01623 635958 to see if cover is available. We will confirm any special terms in writing.

Please note: If you are travelling as part of a school party group you need only phone our Referral Helpline with reference to the above if you are 18 years and over travelling anywhere, or you are under 18 and in full time school education travelling outside Europe.

b. For any insured-person of any age or destination, you must also tell us if your health or medication changes between buying this policy and travelling.

Note 2. You must tell us if you have a close relative whose health may make it necessary for you to cancel or cut short your trip. Please telephone our Referral Helpline quoting MSG TOURS on 01623 635958 with details to see what cover is available.

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Note 3. Cover for accidental death is reduced to £5,000 if you are under 18 years of age.

WHERE TO OBTAIN A CLAIM FORM

If you require a claim form please visit www.foggtravelinsurance.com and click on claim forms – you can print the relevant claim form required or by email to claims@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 or telephone : 01623 631331 in all circumstances you should quote MSG TOURS, advising the section under which you wish to claim.

When returning the claim form please enclose this certificate of insurance together with the tour operator's confirmation of booking invoice and if the claim is for cancellation, the tour operator's cancellation invoice.

OUR PLEDGE TO YOU

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

YOUR RIGHT TO COMPLAIN

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

1. If **your** complaint is regarding the selling of **your** policy please forward details of **your** complaint in the first instance as follows: Managing Director, Fogg Travel Insurance Services Ltd, Crow Hill Drive, Mansfield, Notts. NG19 7AE
Telephone: +44 (0)1623 631331 Email: complaints@foggtravelinsurance.com
2. Or if, **your** complaint is about the outcome of **your** claim or assistance provided please forward details of **your** complaint in the first instance as follows:
Write to the Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY, telephone +44 (0)20 3829 6604 who will review the claims office decision.
3. 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, London, E14 9SR, telephone advice line is 0800 023 4567.

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 **MSG TOURS** 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 MSG TOURS 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 MSG TOURS SKI 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 MSG TOURS SKI having declared to us that you have winter sports insurance.

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 + 44 (0)1623 631331 (retail option) or email to queries@foggtravelinsurance.com (Mon to Fri 9am to 5pm) quoting **MSG TOURS** 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:

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 WINTER SPORTS trip organised by MSG TOURS SKI, and having been declared to us by MSG TOURS SKI as having winter sports insurance.

If your sport or activity is arranged and/or provided by MSG TOURS SKI as part of your WINTER SPORTS 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.

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 Sledging, Land Skiing, Langlauf,
Mono Skiing, Nordic Skiing,
Off-piste Skiing/Snowboarding, Passenger Sledge,
Ski Boarding, Ski Dooing, Skiing, Sledging, 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, Tobogganing.

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.

A. YOUR PRE-TRAVEL POLICY

HOW YOUR PRE-TRAVEL POLICY WORKS

Your pre-travel policy shows the sections of cover, limits, conditions, exclusions and information on what to do if **you** need to claim. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

We are unable to provide any cover for a claim arising from a recognised complication of a known **pre-existing medical condition** of a **close relative** or a close **business associate** unless declared to **us** and accepted by **us** in writing.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

You are required to disclose any relevant information otherwise **your** policy will not cover **you** and it may invalidate it altogether.

If **you** are a person buying insurance wholly or mainly for personal purposes unrelated to **your** employment, you have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If **you** do not do so, **your** Insurer may be able to void **your** policy from inception. An example of this could be the medical history of a **close relative** or other person that may cause **you** to cancel or cut short **your trip**. If **you** are unsure whether or not information is relevant please do not hesitate to call **us** on **01623 635958**.

WHEN YOUR PRE-TRAVEL COVER STARTS AND ENDS

The cover for cancellation starts from the date the **trip** booking was made after the policy was issued and ends when **you** leave **home**. No further **trips** are covered by this policy.

DISCLOSURE OF PRE-EXISTING HEALTH CONDITIONS

Your policy may not cover claims arising from **your pre-existing health conditions** so **you** need to tell **us** of anything **you** know that is likely to affect **our** acceptance of **your** cover.

- **Your** policy may not cover claims arising from **your pre-existing health conditions** so **you** need to tell **us** of anything **you** know that is likely to affect **our** acceptance of **your** cover. Please read part **A. Pre-existing health conditions 1, 2 and 3** shown below. **You** should also read part **B.** below to see if applicable to **you**.
- **You** should also read the section below - **New medical condition or change in medical condition or ongoing medication** to see if applicable to **you**.

PLEASE NOTE FOR SCHOOL GROUPS

- If **you** are travelling as part of a school party group and are **18** years of age and over travelling anywhere **or you** are under **18** travelling outside Europe and in full time school education **you MUST** contact **our** Referral Helpline to declare **your pre-existing health conditions**. Please read part **A. Pre-existing health conditions 1, 2 and 3** shown below. **You** should also read part **B.** below to see if applicable to **you**.
- However, if **you** are under **18** in full time school education, travelling as part of a school party group in the **United Kingdom** or within Europe **you DO NOT** need to make a declaration under part **A.** for cover to apply. **Your pre-existing health conditions** will automatically be covered. **You** should now read part **B.** below to see if applicable to **you**.
- **You** should also read the section below - **New medical condition or change in medical condition or ongoing medication** to see if applicable to **you** (applicable to any **insured-person** of any age)

A. Pre-existing health conditions - so that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:

1. Have **you**, or anyone travelling with **you**, ever had treatment for:
 - any heart or circulatory condition
 - a stroke or high blood pressure
 - a breathing condition (such as asthma)
 - any type of cancer
 - any type of diabetes
 - any type of psychological condition (such as stress, anxiety, depression, eating disorders or mental instability).
2. In the last **2** years - have **you**, or anyone who is travelling with **you**, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If **you** have answered '**Yes**' to any of the above questions **we** may be able to offer some cover and may be able to cover **your** health condition, although an increased premium may be required. To enable **us** to consider **your** health condition please contact the Referral Helpline quoting **MSG TOURS** on **01623 635958** to see if cover is available. All calls will be treated in the strictest confidence.

3. **You** must also tell **us** if:
 - **you** are waiting for tests or treatment of any description
 - **your** doctor alters **your** regular prescribed medication

B. In all cases you MUST tell us about anything concerning the health of a **close relative** or **business associate** who is not insured on this policy but may make it necessary for **you** to cancel or cut short **your trip** should be advised to the Referral Helpline quoting **MSG TOURS** on **01623 635958** as soon as possible so **we** can advise **you** if **we** are able to insure the additional risk and any terms **we** may require.

You need to keep copies of all letters **we** send **you** for future reference.

If when **you** buy this policy **you** are aware of anyone or anything that could increase the risk or result in a claim **you** must tell **us**. If **you** do not tell **us**, **your** policy may not cover **you**, and might be invalidated altogether. **We** reserve the right to charge an increased premium, decline, withdraw cover or increase the policy excess as well as cancel or restrict cover for any person.

Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to Fogg Travel either by credit card or cheque, made payable to Fogg Travel, and sent within **14** days of receipt. Should **you** decide not to pay the additional premium the declared **pre-existing health condition** will not be covered. Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call. Any additional **pre-existing health condition** not declared to **us** will not be covered.

All terms and conditions declared under this pre-travel policy will also be recorded under **your** travel policy so that **you** do not need to declare these twice.

Please note:

We are unable to provide cover for any claim arising from a recognised complication of a known **pre-existing health condition** of a **close relative** or a close **business associate** unless declared to **us** and accepted by **us** in writing.

NEW MEDICAL CONDITION OR CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes (for any **insured-person** of any age or destination) between the date the policy was bought and the date of travel **you** should advise **our** Referral Helpline quoting **MSG TOURS** on **01623 635958** 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 charge an additional premium, increase the excess, exclude the condition or withdraw cover if the condition declared makes this necessary.

DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

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

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Close relative - means spouse or partner living at the same address, parents, step-parent, grandparents, parents-in-law, brother, sister, child, step-child, grandchild, foster-child, fiancé(e), aunt, uncle.

Flight - 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 **MSG TOURS** and/or where the **hazardous activity** is listed under the sports and activities cover section at the rear of this policy and are covered for free under this insurance. If **you** are taking part in any sport or activity not listed please contact Fogg Travel, telephone **01623 631331** (retail option) or email to queries@foggtravelinsurance.com (Mon to Fri 9am to 5pm) quoting **MSG TOURS**, 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** or the **Channel Islands** including British Forces Posted Overseas (BFPO).

Home country - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** including British Forces Posted Overseas (BFPO).

Insured-person/you/your - means the school or other group stated in the tour operator booking confirmation invoice who is shown as having paid the insurance premium or where insurance is included within **your trip** costs and is shown on the passenger manifest issued by **your** tour operator. The maximum benefits and excesses will apply separately to each person who has insurance and is shown on the passenger manifest as being a member of the insured group.

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 **your home country** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to **your home country**.

Organiser - the person on behalf of the **insured-person** who is acting as party leader or other principal person of the whole group booking and is included in the tour operator booking, and without whom the **trip** would not be able to continue to normal completion.

Pre-existing health condition - means any heart, circulatory or breathing conditions, cancer or diabetes or serious or re-occurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Redundancy - means being an employee where **you** or, for students under the age of **23** in full time education, **your** parents 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.

Resident - means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Trip - 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 **your home country** following **your** repatriation, both during the period of cover. Any subsequent holiday or journey that starts after **you** have returned **home** or to a hospital or nursing home (as described above) is not covered.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

We/our/us - means Union Reiseversicherung AG.

POLICY EXCESS APPLICABLE TO YOUR PRE-TRAVEL POLICY

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable by each **insured-person**, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing health conditions** confirmed in writing by Fogg Travel. The increased excess will apply to all persons insured under **your** policy.

POLICY CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**.
- (b) taking all possible care to safeguard against accident, injury, loss or damage as if **you had no insurance cover**.
- (c) producing **your** booking confirmation invoice confirming **you** are insured before a claim is admitted.
- (d) giving **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.
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (f) providing 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 Medical Insurance).
- (g) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (h) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (i) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (j) not requiring insurance for any health condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (k) not requiring insurance for any health condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (l) disclosing all relevant information as soon as possible after the policy is issued.
- (m) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) 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.
- (c) 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.
- (d) 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.
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy and any other relevant documents must be returned to the point of sale within **14** days of receipt for any refund to be considered.
- (f) 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.
- (g) not make any payment for any event that is covered by another insurance policy.
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

SECTION A1 - CANCELLATION CHARGES

For each insured-person this insurance will pay:

up to **£5,000**:

1. for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses (iv) 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 before **your trip** starts through **your** inability to travel due to:
 - (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling.
 - a **close relative**.
 - a close **business associate** who lives in **your home country**.
 - a friend who lives abroad and with whom **you** were intending to temporarily stay,
 - (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.
 - (iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking, and shall include **your** parent(s) if **you** are travelling with a group and are in full time education, being given notice of **redundancy**.
 - (iv) the requirements of H. M. Forces.
 - (v) **you**, a friend or **close relative** who is travelling with **you**, presence being required by the Police after **your home**, or the home in **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.
 - (vi) the departure from the **United Kingdom** or Channel Islands of **your** international flight, international train or sailing or, if travelling within the **United Kingdom** **your** sea crossing point, being delayed for more than **24** hours from the scheduled departure time from **your international departure point** **you** wish to abandon **your trip**.
2. for the proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that have been paid or agreed to be paid and that cannot be recovered from any other source by the whole group following the **necessary** cancellation of the whole group booking as agreed by Fogg Travel, after this insurance was bought and before the **trip** starts through the inability of the group to travel due to the death, injury or illness of the **organiser**.
PROVIDED THAT such **organiser** cannot reasonably be replaced and that any such cancellation of the whole group booking is agreed by Fogg Travel prior to cancellation with the tour operator.

For each insured-person this insurance will not cover :

- the first **£40** (increased to **£75** in respect of an **insured-person 18** years and over) (reduced to **£20** on claims for deposits only) of any loss, charge or expense made on each claim under this section.
- any **trip** of more than **31** days duration where **you** are aged **65** and under **75** at the date of departure.
- any **trip** of more than **24** days duration where **you** are aged **75** and under **85** at the date of departure.
- **you** if **you** are aged **85** or over.
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- any payment or part payment made using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- cruises (where a pleasure ship voyage is more than **72** hours in duration sailing on seas or oceans and may include stops at various ports).
- 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**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - **your** carrier's refusal to allow **you** to travel for whatever reason.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or 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 or were aware of after buying this insurance.
 - **your** disinclination to travel.
 - **your** loss of enjoyment of the **trip** however caused.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
 - **your** abuse or prior abuse of solvents or alcohol.
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** except where forming part of the published tour operator programme and/or where shown to be covered under the sports and activities cover section or where an additional premium has been paid and the policy endorsed.
- cancellation due to the fear of an epidemic or pandemic.
- cancellation of the **trip** on the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of departure.
- the cost of Air Passenger Duty or equivalent, airport charges or booking fees.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication (for any **insured-person** of any age or destination) after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- cancellation for any claim arising from a recognised complication of a known **pre-existing health condition** of a **close relative** or **close business associate**, where the risk attached to that health condition has not been accepted by **us** in writing.
- cancellation of **your trip** due to a health condition of a person travelling with **you**, and included on **your** booking where the risk attached to that health condition has not been accepted by **us** in writing.

B. YOUR TRAVEL POLICY

HOW YOUR TRAVEL POLICY WORKS

Your travel policy shows details of the sections of cover, limits, conditions, exclusions and information on what to do if you need to claim, how to obtain legal advice and how to contact the 24 hour emergency medical assistance service. It is essential that you read it. The policy is a contract between us and you. We will pay for any event, as set out in the policy, that happens during the period of cover for which you have paid the appropriate premium.

Your travel policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim for each individual item and a maximum amount in total for valuables, and these are shown under the personal possessions section. The personal possessions cover is not 'new-for-old' and an amount for age, wear and tear will be deducted.

Your policy covers for treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover you for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by our Chief Medical Officer, we reserve the right to transfer you to a state hospital, where adequate facilities are available, or repatriate you to your home country.

We are unable to provide any cover for a claim arising from a recognised complication of a known pre-existing medical condition of a close relative or a close business associate unless declared to us and accepted by us in writing.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

WHEN YOUR TRAVEL COVER STARTS AND ENDS

The cover under all sections of your travel policy starts at the beginning of your trip as shown on your booking confirmation invoice and ends on your return home or expiry of the policy, whichever is the first. No further trips are covered by this policy.

EXTENSION OF PERIOD

1. In the event of your death, injury or illness or that of anyone travelling with you, you are unable to complete the trip before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for you to complete the trip.
2. In the event of delay to any vehicle, vessel or aircraft in which you are travelling as a ticket holder you are unable to complete the trip before the expiry of this policy the cover will be automatically extended without additional premium up to 14 days for you to complete the trip.

NEW MEDICAL CONDITION OR CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If your health or your ongoing medication changes (for any insured-person of any age or destination) between the date the policy was bought and the date of travel you should advise our Referral Helpline quoting MSG TOURS on 01623 635958 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 charge an additional premium, increase the excess, exclude the condition or withdraw cover if the condition declared makes this necessary.

USE AN EHIC - NIL EXCESS IF MEDICAL COSTS ARE REDUCED

Avoid paying the excess - travellers to European countries, Iceland, Liechtenstein, Norway and Switzerland (the European Economic Area (EEA)) should obtain the European Health Insurance Card (EHIC). Applications for the EHIC can be made online at:

www.nhs.uk/NHSEngland/Healthcareabroad/EHIC

- full details are given online. Please allow sufficient time to receive the EHIC prior to your departure date. This will entitle you to benefit from the reciprocal health arrangements which exist between European Union countries. In other countries where reciprocal health arrangements exist all reasonable steps should be made to utilise them. Please see Section B3.

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD:

Contact the 24 hour emergency medical assistance service:

FOGG ASSIST

on

+44 (0)20 7118 1444

IN CASE OF SERIOUS EMERGENCY

First call an ambulance using the local equivalent of a 999 call. While you wait for the ambulance contact our emergency 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 FOGG ASSIST's 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 emergency medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity.

You must notify FOGG ASSIST as soon as possible if you are to be admitted as an in-patient, or where costs are likely to exceed £500, for agreement of costs under the policy.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU

When you call our emergency 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

- any pre-existing health condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant during the last 2 years or for which you are awaiting or receiving treatment or under investigation (except where you are travelling as part of a school party group and you are under 18 years travelling in the United Kingdom or within Europe) unless we have agreed cover in writing and any additional premium has been paid.
 - any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel, including any new medical condition or change in medical condition or ongoing medication (for any insured-person of any age or destination), unless it has been disclosed to us and we have agreed in writing any terms applicable.
 - any claim for damage for loss, or deterioration of, or damage to property.
 - any loss unless it is specified in the policy
- (iv)** any event that is the result of leave being cancelled because of 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.
 - any claim where you have not obtained prior authority to take leave.
 - 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.
 - any claim for an incident already notified under section B11.
 - 2.** cancellation due to death, injury or illness of the organiser caused by any pre-existing health condition that has been diagnosed, been in existence or for which the organiser has received treatment from a hospital or specialist consultant during the last 2 years or for which the organiser is awaiting or receiving treatment or under investigation unless we have agreed cover in writing and any additional premium has been paid.
 - cancellation of the booking for the whole group that has not been notified to Fogg Travel and agreed by us prior to cancellation with the tour operator.
 - cancellation of the booking for the whole group where a replacement organiser is and/or can be provided.
 - cancellation of the booking for the whole group due to the disinclination to travel by the organiser and/or replacement organiser.
 - any claim that is not for a school, college, university or youth group.

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

- notify the travel agent/tour operator immediately, by telephone and in writing, that you need to cancel and obtain a cancellation invoice.
- obtain a claim form from Fogg Travel either by internet or telephone, and get your/the patient's registered doctor to complete the medical certificate attached to the claim form.
- send any receipts to Fogg Travel.
- 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.
- notify Fogg Travel immediately, by telephone and in writing, that you need to cancel the whole group booking to obtain prior agreement.
- provide, together with the medical certificate attached to the claim form, written confirmation from the Head Teacher, Bursar of the group that no alternative organiser can be provided.

- tell them that **you** insured under the scheme **FOGG - MSG TOURS** through URV, the booking reference number (if applicable), the date **you** bought the insurance, and **your** booked travel dates, and for winter sports trips **your** Fogg Travel Medi-card number.
- the patient's **home country** 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 or visit a doctor or hospital in Europe or Scandinavia then ask **your** hotel reception or **your** 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 where adequate state facilities are not available in these countries. **You** must have this approved in advance by **FOGG ASSIST** on **+44 (0)20 7118 1444**. Elsewhere it is advisable to seek advice on where to go for treatment from **our** emergency 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** emergency 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** cannot afford to do so, **you** may contact **FOGG ASSIST** for advice and assistance.

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

Our emergency 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.

In European Countries, Iceland, Liechtenstein, Norway and Switzerland (the European Economic Area (EEA)) **you** should utilise **your** EHIC card for in-patient and/or out-patient treatment to obtain a reduction in medical costs where possible, and if costs are minimised the policy excess will be reduced to **NIL**.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS?

Don't worry, provided **you** have contacted **our** emergency medical assistance service **your** policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel **home**. **Our** emergency 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 or injured **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 **FOGG ASSIST** on **+44 (0)20 7118 1444** for advice first before making any arrangements. If **you** need to come **home** for **any other reason**, such as the illness of a **close relative** in **your home country** then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured.

If **you** are not sure whether **your** particular circumstances are included in the cover then call **Fogg Travel** on **+44 (0)1623 631331** (Claims Department option) between **9.00 am** and **5.00 pm** UK time for advice.

DEFINITION OF WORDS

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

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

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Close relative - means spouse or partner living at the same address, parents, step-parent, grandparents, parents-in-law, brother, sister, child, step-child, grandchild, foster-child, fiancé(e), aunt, uncle.

Curtailment/curtail/curtailing – 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 repatriated.

Emergency funds - means bank and currency notes, cash and traveller's cheques held by a party leader only for use in case of emergency.

Essential items – means underwear, socks, toiletries and a change of clothing.

Flight - 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 **MSG TOURS** and/or where the **hazardous activity** is listed under the sports and activities cover section at the rear of this policy and are covered for free under this insurance. If **you** are taking part in any sport or activity not listed please contact Fogg Travel, telephone **01623 631331** (retail option) or email to queries@foggtravelinsurance.com (Mon to Fri 9am to 5pm) quoting **MSG TOURS**, 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** or the **Channel Islands**.

Home country – means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Insured-person/you/your - means the school or other group stated in the tour operator booking confirmation invoice who is shown as having paid the insurance premium or where insurance is included within **your trip** costs and is shown on the passenger manifest issued by **your** tour operator. The maximum benefits and excesses will apply separately to each person who has insurance and is shown on the passenger manifest as being a member of the insured group **except** in respect of Section B1 - Personal Possessions (school property only), Section B2 - Personal Money (emergency fund or student money only), Section B6 - Organiser Liability, Section B7 - Organiser Expenses, B10 – **winter sports** (only applicable if **you** are on a **winter sports trip** organised by **MSG TOURS SKI**), and Section B11 (cover provided for **MSG TOURS**) where the maximum benefits and excesses will apply in total for the school or other group or **organiser** and not separately to each person.

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 **your home country** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to **your home country**.

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

Organiser - the person on behalf of the **insured-person** who is acting as party leader or other principal person of the whole group booking and is included in the tour operator booking, and without whom the **trip** would not be able to continue to normal completion.

Pair or set - means two or more items of **personal possessions** that are complementary, purchased as **1** item or used or worn together.

Personal money - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value and travel tickets, lift passes (only applicable if **you** are on a **winter sports trip** organised by **MSG TOURS SKI**), passports, all of which are for **your** private use.

Personal possessions - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

Pre-existing health condition – means any heart, circulatory or breathing conditions, cancer or diabetes or serious or re-occurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Public transport – means buses, coaches, internal **flights** or trains that run to a published scheduled timetable.

Resident - means a person who has had their main **home** in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy.

Scheduled destination – means the destination where **you** are booked to stay for more than **1** day.

Ski equipment - means skis, snowboards, sticks, bindings, boots, helmets.

Ski pack - means pre-booked ski school, pre-booked ski passes and pre-booked **ski equipment** hire.

Student money - means bank and currency notes, cash and traveller's cheques and travel tickets held by a party leader on behalf of a student.

Travel documents – means current passports, valid visas, travel tickets and European Health Insurance Card (EHIC) and form E112.

Trip - 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 **your home country** following **your** repatriation, both during the period of cover. Any subsequent holiday or journey that starts after **you** have returned **home** or to a hospital or nursing home (as described above) is not covered.

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

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, ipads, Tablets, Kindles, e-book readers, computer equipment/accessories, hard drives, flash drives, computer games machines, drones, 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.

We/our/us - means Union Reiseversicherung AG.

Winter sports - means skiing, snow boarding and ice skating.

POLICY EXCESSES APPLICABLE TO YOUR TRAVEL POLICY

Applicable to sections – B1 - Personal possessions, B2 - Personal money, B3 - Emergency medical expenses, B4 – Curtailment, B5 - Personal liability, B6 – Organisers Liability, B9 – Legal advice and expenses and B10 – winter sports (ski equipment) only.

An excess is the amount **you** have to pay towards each claim. Each section of the policy listed carries an excess. All excesses shown for this policy are payable by **each insured-person**, for each incident giving rise to a separate claim. The policy excess under section B3 and B4 may be increased to include **pre-existing health conditions** confirmed in writing by Fogg Travel. The increased excess will apply to all persons insured under **your** policy.

POLICY CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**.
- (b) taking all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
- (c) producing **your** booking confirmation invoice confirming **you** are insured before a claim is admitted.
- (d) giving **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.
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (g) providing 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 Medical Insurance).
- (h) not admitting liability for any event or offering to make any payment without **our** prior written consent.
- (i) accepting that **your** policy cannot be extended once it has expired.
- (j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.

In respect of sections B3 - Emergency medical expenses, B4 – Curtailment and B10 – Winter sports (ski pack) only.

- (k) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (l) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (m) not requiring insurance for any health condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (n) not requiring insurance for any health condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (o) disclosing all relevant information as soon as possible after the policy is issued.
- (p) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

In respect of sections B1 - Personal possessions, B2 - Personal money and B10 Winter sports (ski equipment) only.

- (q) providing full details of any House Contents and All Risks insurance policies **you** may have.
- (r) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- (s) complying with the carrier's conditions of carriage.
- (t) not abandoning any property to **us** or Fogg Travel.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (c) 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.
- (d) 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.
- (e) 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.
- (f) cancel all benefits provided by **your** policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**.
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy and any other relevant documents must be returned to the point of sale within **14** days of receipt for any refund to be considered.
- (h) not make any payment under sections B1, B3, B4, B5, B6, B10 and B11 for any event that is covered by another insurance policy.
- (i) 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**.
- (j) maintain **your** personal details in connection with an anti-fraud claims checking system.

GENERAL EXCEPTIONS APPLICABLE TO YOUR TRAVEL POLICY

A. This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

- (1) 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.
- (2) participation in a **hazardous activity** except where forming part of the published tour operator programme and/or where shown to be covered under the sports and activities cover section or where an additional premium has been paid and the policy endorsed.
- (3) **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 B5 - 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>
- (4) any **pre-existing health condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last **2** years or for which **you** are awaiting or receiving treatment or under investigation (except where **you** are travelling as part of a school party group and you are under **18** years travelling in the **United Kingdom** or within Europe) unless **we** have agreed cover **in writing** and any additional premium has been paid.
- (5) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication (for any **insured-person** of any age or destination) after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed **in writing**.
- (6) **curtailment of your trip** due to a health condition of a person travelling with **you** and included on **your** booking, where the risk attached to that health condition has not been accepted by **us in writing**.
- (7) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (8) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (9) **your** abuse or prior abuse of solvents or alcohol.
- (10) any claim arising from any relevant information known by **you** at the time of buying this policy or which occurs between booking and travel, including any new medical condition or change in medical condition or ongoing medication (for any **insured-person** of any age or destination), unless it has been disclosed to **us** and **we** have agreed **in writing** any terms applicable.
- (11) any deliberate or criminal act by an **insured-person**.
- (12) **manual labour**.
- (13) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

B. This insurance will not cover:

- (1) 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.
- (2) any loss due to currency exchanges of any and every description.
- (3) any loss unless it is specified in the policy.
- (4) **your** carrier's refusal to allow **you** to travel for whatever reason.
- (5) cruises (where a pleasure ship voyage is more than **72** hours in duration sailing on seas or oceans and may include stops at various ports).
- (6) any **trip** of more than **31** days duration where **you** are aged **65** and under **75** at the date of departure.
- (7) any **trip** of more than **24** days duration where **you** are aged **75** and under **85** at the date of departure.
- (8) **you** if **you** are aged **85** or over.

SECTION B1 - PERSONAL POSSESSIONS**For each insured-person this insurance will pay:**

- (a) up to a total of **£1,750** (**£1,000** if you are under **18** years of age) 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 a total of **£500** for school property (single article limit, pair or set of articles) taken on the **trip** for which authorised party leaders are responsible and such property is not insured elsewhere.
- (c) up to a total of **£700** (single article limit, pair or set of articles) for team equipment in total regardless of number of **insured-persons**, taken on the **trip** for which the **insured-persons** are responsible for replacing and such property is not insured elsewhere
- (d) **you** up to **£75** 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. If **your personal possessions** are not returned to **you** after **36** hours **we** will pay a further sum of up to **£75**. **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:

- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
- loss or theft of, or damage to, property that does not belong to **you** or any member of **your** family.
- any claim that is the result of a domestic dispute.
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
- the cost of replacing or repairing dentures.
- loss or damage due to atmospheric or climatic conditions, wear, tear and depreciation, superficial marks and scratches, moth or vermin.
- sports equipment including drones (unmanned aerial vehicles) whilst in use (other than **ski equipment** as defined).
- **any items more specifically insured elsewhere.**
- 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.
 - car keys
 - duty free items such as tobacco products, alcohol and perfumes.
 - 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 as luggage on **public transport**.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your** **locked** personal holiday or **trip** accommodation.
 - contact or corneal lenses or artificial limbs.
 - money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.
 - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**)
 - 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 or
 - left on a locked coach out of view where entry was gained by violent and forcible means.
- (a)- more than **£250** for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
 - more than **£250** in total for **valuables** whether solely or jointly owned.
 - more than **£100** in respect of sunglasses.
 - more than **£100** for items lost or stolen from a beach or lido.
- (a) the first **£40** (increased to **£75** in respect of an **insured-person 18** years and over) of each and every incident giving rise to a claim.
- (b) & (c) the first **£75** of each and every incident giving rise to a claim.
- (c) any claim unless **all** team members have paid the appropriate premium and are shown to be insured under this insurance.
- (d)- more than **£150** in total.
 - 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.

SECTION B2 - PERSONAL MONEY**For each insured-person this insurance will pay:**

- (a) up to **£500** for the loss or theft of **your personal money** during **your trip**.
- (b) up to **£1,500** for the loss or theft of **student money** carried by authorised party leaders and/or **emergency funds** held by the **organiser** or other authorised party leader during the **trip**.
- (c) up to **£300** 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:

- 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.
- loss or theft of **personal money, student money, emergency funds** 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.
- loss or theft of **personal money, student money, emergency funds** or **travel documents** 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 financial loss suffered as a result of **your** debit/credit card being lost or stolen.
- more than the unused portion of **your** passport.
- (a) the first **£40** (increased to **£75** in respect of an **insured-person 18** years and over) of each and every incident giving rise to a claim.
- (a) more than **£350** in total in cash or currency whether solely or jointly owned.
- (b)- the first **£75** of each and every incident giving rise to a claim.
 - more than **£1,000** in total in cash or currency for the loss or theft of **student money and/or emergency funds**.
 - where the **trip** is not a school or youth group organised.
- (c) any costs which are due to any errors or omissions on **your travel documents**.
 - the cost of replacement **travel documents**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - any expenses for food or drink.
 - any costs incurred before departure or after **you** return home.

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/apartment manager wherever appropriate.
- 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.
- for loss of money **we** will require (a) confirmation from **your home country** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

SECTION 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 the 'what to do in case of a medical emergency abroad' section of this insurance certificate 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:

- (a) up to **£5,000,000** for reasonable:
 - (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.
 - (ii) additional transport and accommodation costs 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** or to travel with **you**
 - (iii) 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 to **your home country** or
 - (b) the cost of returning **your** body to **your home** when arranged by **us**.
- (b) up to **£250** to cover emergency dental treatment only to cure sudden pain.
- (c) **£20** for each full day 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.
- (d) in the event that the Insured sustains Bodily Injury or illness during the period of the **trip** and is medically certified as being unable to participate in the programme of activities for which they have booked with **MSG TOURS**, **We** will pay to **you** compensation at the rate of **£25** for each full day of disablement.

For each insured-person this insurance will not cover:

- any claim that is caused by:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **you** driving a motorised vehicle for which **you** do not hold a full licence or appropriate qualifications to operate in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** except where forming part of the published tour operator programme and/or where shown to be covered under the sports and activities cover section or where an additional premium has been paid and the policy endorsed.

(a) & (b) the first **£40** (increased to **£75** in respect of an **insured-person 18** years and over) of 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 elective or pre-arranged treatment.
- any routine non-emergency tests or treatment.
- any treatment or hospitalisation which can be reasonably expected.
- the cost of private treatment where adequate state facilities are available.
- 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.
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.
- 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.

(a) (ii), (iii) more than **£2,000** in total for **trips** within the **United Kingdom** where it is **your home country**.

(a)(iii) **your** burial or cremation in **your home country**.

- (a)(i), & (b) 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 medical 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 medical assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.
 - 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 medical 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.

(b) emergency dental work costing more than **£250**.

(c) more than **£600** in total for hospital in-patient benefit.

(d) more than **£250** in total.

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY CONTACT:
FOGG ASSIST ON +44 (0)20 7118 1444**

PLEASE NOTE:

If travelling within Europe **you** should carry a valid European Health Insurance Card (EHIC), and use this at state registered doctors and state hospitals to save costs.

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

- emergency medical assistance see under 'If **you** need emergency medical assistance abroad' and details given separately above.
- for non-emergency cases, visits to doctors, hospital outpatients, or pharmacy costs **you** incur **you** must keep all receipts accounts and medical certificates.
- **See Section 10 – Winter sports** - Production of **your** Fogg Travel MEDI-CARD in Europe will mean that any rescue, transport or medical service subscribing to the scheme will make no charge to **you** for their service but will bill Fogg Travel direct - the policy excess is, however, payable to the doctor at the time of treatment. In the event of difficulty **you** should contact the emergency medical assistance service immediately. **You** will be given a form by the medical/rescue service whenever the Fogg Travel MEDI-CARD is used - this form should be sent to Fogg Travel Insurance Services Limited together with any ancillary pharmaceutical bills and the like and policy excess receipt at the end of **your trip** to obtain reimbursement of those costs incurred (less the policy excess) where **you** have made payment. Please see "what to do in the case of a medical emergency abroad" section for cases involving more than simple outpatient treatment.

**SECTION B4 - CURTAILMENT CHARGES
(CUTTING SHORT YOUR TRIP)**

For each insured-person this insurance will pay:

up to **£5,000**:

1. for **your** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses (iv) 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 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**.
 - a close **business associate** who lives in **your home country**.
 - a friend who lives abroad and with whom **you** were intending to stay,
 - (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 in **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.

2. the proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that have been paid or agreed to be paid and that cannot be recovered from any other source by the whole group following the necessary curtailment of the **trip** for the whole group as agreed by Fogg Travel, due to the death, injury or illness of the **organiser**.

PROVIDED THAT such **organiser** cannot reasonably be replaced and that any such **curtailment** of the **trip** for whole group booking is agreed by Fogg Travel prior to **curtailing**.

PLEASE NOTE: 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 first **£40** (increased to **£75** in respect of an **insured-person 18** years and over) of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles/Avios 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**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the **curtailment** of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances.
 - **your** disinclination to travel.
 - **your** loss of enjoyment of the **trip** however caused.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - **curtailment** for any claim arising from a recognised complication of a known **pre-existing medical condition** of a **close relative** or **close business associate**, where the risk attached to that health condition has not been accepted by **us** in writing.
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** except where forming part of the published tour operator programme and/or where shown to be covered under the sports and activities cover section or where an additional premium has been paid and the policy endorsed.
- 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.
- **curtailment** due to any event caused by:
 - **you** driving a motorised vehicle for which **you** do not hold a full licence or appropriate qualifications to operate in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
- 2. - **curtailment** due to death, injury or illness of the **organiser** caused by any **pre-existing health condition** that has been diagnosed, been in existence or for which the **organiser** has received treatment from a hospital or specialist consultant during the last 2 years or for which the **organiser** is awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- **curtailment** of the of the booking for the whole group that has not been notified to Fogg Travel and agreed by **us** prior to **curtailing**.
- **curtailment** of the booking for the whole group where a replacement **organiser** is and/or can be provided.
- **curtailment** of the booking for the whole group due to the disinclination to travel by the **organiser** and/or replacement **organiser**.
- any claim that is not for a school, college, university or youth group.

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 Fogg Travel.
- notify Fogg Travel immediately, by telephone and in writing, that **you** need to **curtail** the whole group booking to obtain prior agreement.
- provide, together with the medical certificate attached to the claim form, written confirmation from the Head Teacher, Bursar of the group that no alternative **organiser** can be provided.
- **Curtailment** claims will be paid in full days lost from the day **you** return **home**.

SECTION B5 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to **£2,000,000**, plus costs agreed between **us** in writing, for 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:

- 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** or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
 - that is caused by any deliberate act or omission by **you**.
 - that is caused by **your** own employment, profession or business or that of 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.
- 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.
- any claim for an incident already notified under section **B6**.

(a) & (b) the first **£75** in respect of each and every event that causes a claim.

(c) the first **£250** in respect of each and every event that causes a claim.

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

SECTION B6 - ORGANISERS LIABILITY

For each insured-person this insurance will pay:

(This section is only applicable to the organiser of the pre-formed school, college, university or youth group).

up to **£5,000,000**, plus costs agreed between **us** in writing, for

1. 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.
2. any liability described in 1. 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:

- 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 act or omission of the **organiser**.
 - that is caused by the **organiser's** employment, profession or business other than as part of **your** 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.
- any claim where the **organiser** is a bona fide tour operator.
- any claim for an incident already notified under section **B5**.

1. (a) & 2. the first **£75** in respect of each and every event that causes a claim.

1 (b) the first **£250** in respect of each and every event that causes a claim.

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

SECTION B7 - ORGANISER'S EXPENSES

For each insured-person this insurance will pay:

(This section is only applicable to the organiser of the pre-formed school, college, university or youth group).

up to **£100** to the **organiser** for reasonable expenses necessarily incurred owing to the unavoidable extension to, abandonment of or change to the planned itinerary of the **trip** by reason of strike, riot, civil commotion, or mechanical breakdown or adverse weather conditions occurring after the **trip** has commenced.

For each insured-person this insurance will not cover:

- 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.

SECTION B8 - PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause whilst on **your trip**, results in **your**:

		Amount of payment	
		Age 0 to 17 years	Age 18 to 65 years
Item 1	Death	£5,000	£25,000
Item 2 a	Total loss of sight in one or both eyes	£25,000	£25,000
Item 2 b	Loss of Limb: -		
	whole arm or whole hand	£9,000	£9,000
	thumb	£3,000	£3,000
	index finger	£2,250	£2,250
Item 2 c	any other finger	£900	£900
	Loss of Limb: -		
	whole leg or whole foot	£7,500	£7,500
Item 2 d	big toe	£750	£750
	any other toe	£450	£450
	Loss of hearing: -		
Item 2 e	in both ears	£6,000	£6,000
	in one ear	£1,500	£1,500
Item 3	Permanent Total Disablement after 104 weeks except when compensation is paid under Item 2	£25,000	£25,000

all occurring within **12** months of the event happening.

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
 - **you** driving a motorised vehicle for which **you** do not hold a full licence to operate in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** except where forming part of the published tour operator programme and/or where shown to be covered under the sports and activities cover section or where an additional premium has been paid and the policy endorsed.
 - more than one of the benefits that is a result of the same injury.
- more than **£5,000** death payment when **your** age is under eighteen (**18**) years
- more than **£1,000** death payment when **your** age is sixty-six (**66**) years or over at the time of the incident.
- any payment when **your** age is seventy-six (**66**) years or over at the time of the incident.

PLEASE NOTE. Where **you** are not in any paid employment or paid occupations, 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.

SECTION B9 - LEGAL ADVICE AND EXPENSES

For each insured-person this insurance will pay:

up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.
- the first **£200** in respect of each and every event that causes a claim.

PLEASE NOTE

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

How to obtain legal advice:

Should **you** have an accident abroad and require legal advice **you** should telephone: **Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ**
They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer.
To obtain this service **you** should telephone: **0161 228 3851** or fax: **0161 909 4444**

WINTER SPORTS COVER

The following sections are only applicable if you are on a winter sports trip organised by MSG TOURS SKI, and having been declared to us by MSG TOURS SKI as having winter sports insurance.

IMPORTANT ADVICE

1. We recommend when participating in **winter sports** that the appropriate clothing including helmets should be worn, and activities undertaken to match the level of experience you have in that activity.
2. Whilst skiing is fun, there are still rules and regulations which apply - **you** can be prosecuted for behaving in a reckless or dangerous manner. The guidelines are the FIS rules - **you** should read and understand them before **you** ski - following them will help **your** enjoyment.
3. If **you** are not skiing with an instructor or guide, check that the area and the snow **you** wish to ski is suitable for a skier at **your** level - get advice from the local ski school. Never ski in closed areas - it may be there is an avalanche around the corner - or perhaps the mountain comes to a dangerous cliff edge or sheer drop!
4. Whilst skis left outside bars and the like are covered in the event of theft, 'mix 'n match' them - thieves only take pairs! Do not leave other property **unattended** except in **your** hotel room.

OFF PISTE COVER

Off piste skiing is included provided **you** act reasonably and do not ski in a closed or avalanche risk area. If not skiing with a guide or instructor, always check that the area is suitable for a skier at **your** level.

FOGG TRAVEL MEDI-CARD

For Medical claims - Production of **your** Fogg Travel MEDI-CARD will mean that any rescue, transport or medical service in Europe, subscribing to the scheme, will make no charge to **you** for their service but will bill **us** direct - the policy excess is, however, payable to the doctor at the time of treatment. In the event of difficulty **you** should contact the emergency medical assistance service immediately. **You** will be given a form by the medical/rescue service whenever the Fogg Travel MEDI-CARD is used - this form should be sent to Fogg Travel Insurance Services together with any ancillary pharmaceutical bills and the like at the end of **your** trip to obtain reimbursement of those costs incurred - less the policy excess amount - where **you** have made payment.

Otherwise, and in particular outside Europe, production of **your** Fogg Travel MEDI-CARD will be of assistance in confirming **your** travel insurance details to rescue, transport or medical service providers.

SECTION B10 – WINTER SPORTS

Piste Closure

For each insured-person this insurance will pay:

- (a) up to **£25** per day for each full day **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 day 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.

For each insured-person this insurance will not cover:

- (a) & (b) more than **£300** 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 **30th** April.

Ski equipment (including hired ski equipment)

For each insured-person this insurance will pay:

- (c) up to a total of **£700** for **your** own **ski equipment** or hired **ski equipment** for which **you** are responsible 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 under **For each insured-person this insurance will not cover**
- or* (ii) the market value of the item, allowing for age, wear and tear as shown under **For each insured-person this insurance will not cover**, to cover items that are stolen, permanently lost or destroyed whilst on **your** trip.
- (d) up to **£150** if **your** own **ski equipment** is delayed due to being misplaced, lost or stolen on **your** outward journey from **your** home country to cover the cost of temporarily hiring **ski equipment**. **You** must keep all receipts 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:

- (c) 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.
- the first **£40** (increased to **£75** in respect of an **insured-person 18** years and over) of each and every incident giving rise to a claim.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
 - loss of, or damage to, property that does not belong to **you** or any member of **your** family.
 - any claim that is the result of a domestic dispute.
 - loss or damage due to atmospheric or climatic conditions, wear, tear and depreciation, superficial marks and scratches, moth or vermin.
 - sports equipment whilst in use (other than **ski equipment** as defined).
 - any items more specifically insured elsewhere.
 - more than **£300** for any single item, pair or set.
 - loss of **ski equipment** from an **unattended** vehicle.

- we will not pay:

- more than **60%** of the original purchase price for skis over **6** months old and less than **1** year old.
- more than **50%** of the original purchase price for skis over **1** year old and less than **2** years old.
- more than **40%** of the original purchase price for skis over **2** years old and less than **3** years old.
- more than **25%** of the original purchase price for skis over **3** years old and less than **5** years old.

(c) & (d) any item more than **5** years old.

- loss or damage due to dents or defacement of **ski equipment**.
- cleaning, repairing or restoring of **ski equipment**.

(d) more than **£150** in total.

Unused ski pack

For each insured-person this insurance will pay:

(e) up to **£350** for the proportionate loss of use of **your** pre-booked **ski pack** on which **you** are unable to obtain a refund following **your** injury or illness which prevents **you** from participating in skiing activities for each full day for the period medically certified.

For each insured-person this insurance will not cover:

- (e) - more than **£350** following **your** injury or illness which prevents **you** from participating in skiing activities
- any claim that does not follow a claim under the emergency medical expenses section of the policy or **curtailment** section of the policy.
 - the day the injury or illness was first medically certified.
 - any claim that is caused by:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **you** driving a motorised vehicle for which **you** do not hold a full licence to operate in **your** home country.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** except where forming part of the published tour operator programme and/or where shown to be covered under the sports and activities cover section or where an additional premium has been paid and the policy endorsed.

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

- **Piste closure** - obtain a letter from the resort authorities or **your** tour operator confirming the total closure of the skiing facilities in **your** resort, and stating (a) the reason for the total closure (b) the date and time of the total closure, and (c) the date and time the skiing facilities re-opened. **You** are only covered if there is total closure of the skiing facilities due to adverse weather.
- provide written confirmation or receipt(s) for the cost of transfer or purchase of an alternative lift pass if transferred to an alternative ski area.
- **Ski equipment** - for all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. **You** 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.
- **Ski pack** - **you** must submit a medical certificate from a medical practitioner in **your** resort area.

**COVER PROVIDED FOR
MSG TOURS:**

**SECTION B11 – 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 MSG TOURS:

Delayed arrival

1. up to **£20** for reasonable necessary expenses paid by **MSG TOURS** 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 **MSG TOURS** can recover from elsewhere.
- compensation where a strike, riot or civil commotion had taken place 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.

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The URV Branch office is administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

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

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

Fogg Travel Insurance Company Limited is authorised and regulated by the Financial Conduct Authority. Our FCA Register reference is 307304.

This can be checked on the financial services register held on the FCA's website (www.fca.org.uk)

MSG Tours Limited is an Appointed Representative of Fogg Travel Insurance Services Limited.