



## Annual multi trip and single trip insurance

### **Purpose of the insurance**

This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s). This policy will have been sold to you on a non-advised basis and it is therefore for you to read this information (paying particular attention to the terms and exclusions) and ensure that it meets all of your requirements. You may already possess alternative insurance(s) for some or all features and benefits provided by this product; it is your responsibility to investigate this. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant cooling off / policy cancellation section.

### **Period of Insurance**

The policy you have purchased will run for the period of insurance shown on your Policy Schedule.

### **Your right to cancel this policy**

We hope you are happy with the cover this policy provides. However, if after reading the policy this insurance does not meet with your requirements, please return it to us within 14 (fourteen) days of issue and they will refund your premium.

If your policy is an annual multi-trip policy, we shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the un-expired period showing on the Insurance.

### **How to make a claim**

If you need to make a claim, please obtain a claim form no later than 30 days after the event by telephoning the claims service detailed on the Travel Insurance Policy. If you require emergency in-patient medical treatment and / or repatriation assistance or need to curtail your trip whilst abroad you must contact the 24 Hour Assistance Service detailed on the Travel Insurance Policy for authorisation or we may not pay your claim.

## **About the insurer**

Welcome to Insure & Away Travel Insurance arranged by Fogg Travel Insurance Services Ltd and underwritten by ETI - International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung A.G., an Ergo Group Company incorporated and regulated under the laws of Germany, (ETI) Companies House Registration FC 25660 and Branch Registration BR 007939. Licensed by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - [www.bafin.de](http://www.bafin.de)) and approved by the Financial Conduct Authority (FCA - [www.fca.org.uk](http://www.fca.org.uk)) to undertake insurance business in the United Kingdom.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. Further information is available from the Financial Conduct Authority or the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or on 020 7892 7300. You can check the above details on the Financial Conduct Register by visiting the FCA website: [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0845 606 1234.

## **How to complain**

If, for any reason you have any cause for complaint regarding this insurance please write to, The Claims Manager at Fogg Insurance Services Limited, detailed on the Travel Insurance Policy. Please always give details of the policy and complaint, together with the claims reference number. We will review your case and reply to you in writing.

If you are still not satisfied you can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. The complaints procedure above does not affect any legal rights you may have to take action against us. Please note that the Ombudsman will not normally review your case until such time as we have made our final decision. Please give us the opportunity to handle your complaint before referring things to the Ombudsman.

## **Your policy summary**

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.

## **Insurance provider**

Insure and Away, arranged by Fogg Travel Insurance Services is underwritten and insured by ERV, trading as ETI - International Travel Protection.

## **Significant product features, benefits and exclusions**

The levels of cover and excesses that apply are set out in the Schedule of Benefits on the Policy. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions.

## **Excesses**

You and each person named on your Policy Schedule will be responsible for the first part of a claim made under certain sections of this insurance (shown in the table above) this is known as the "Excess".

## **Cancellation right - 'Cooling off period'**

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy provided you have not traveled or have made or intend to make a claim. See the policy wording under the section headed "How to cancel your policy".

## **Reciprocal health agreements**

If you are travelling to a European Union country you are strongly advised to obtain a European Health Insurance Card from your local post office. This will entitle you to benefit from the reciprocal health agreements which exist between EU countries. If you require medical treatment in Australia or New Zealand reciprocal arrangements may also apply.

## **Changes in health after issue of the policy**

You must tell us if your state of health, or that of anyone on whose health your trip may depend, changes before you start an insured trip, i.e. if you or they develop a new condition or an existing condition worsens. If you do not tell us about a change in your or their medical condition we have the right to amend, restrict or cancel your cover under this Policy.

Please contact Fogg Medical Health Requirement Helpline during normal office hours, Monday to Friday, 09.00-17.00. Tel. +44 (0) 1623 635 958

## **PLEASE READ YOUR POLICY WORDING TO MAKE SURE THAT THE COVER IS SUITABLE FOR YOU.**

Please refer to the Policy Schedule for the limits and excess applicable to each section. The Policy Wording sets out full details of the cover provided and is available for inspection, to download or to print from our website [www.erv.co.uk](http://www.erv.co.uk) prior to purchasing this insurance.

**Summary of Cover – To be read in conjunction with Your Policy Schedule for Your applicable cover levels.**

Section	Cover Limits	Basic: Sums Insured	Excess	Essential: Sums Insured	Excess	Premier: Sums Insured	Excess	Premier +: Sums Insured	Excess
1	Emergency medical and repatriation expenses	£5,000,000	£150	£5,000,000	£100	£10,000,000	£100	£10,000,000	£50
	- Hospital confinement benefit	N/A	N/A	£25 per 24hrs (max £100)	Nil	£25 per 24hrs (max £100)	Nil	£25 per 24hrs (max £100)	Nil
	- Additional transport and accommodation expenses in the United Kingdom	£2,000	Nil	£2,000	Nil	£2,000	Nil	£2,000	Nil
	- Emergency dental treatment	£200	Nil	£350	£100	£500	£100	£500	£50
2	Personal Accident								
	- Death (aged 18-64)/ Death (under 18 or over 64)	£5,000 / £1,000	Nil / Nil	£5,000 / £1,000	Nil / Nil	£5,000 / £1,000	Nil / Nil	£5,000 / £1,000	Nil / Nil
	- Permanent total disablement	£5,000	Nil	£10,000	Nil	£25,000	Nil	£30,000	Nil
	- Loss of limb(s) or sight or total and irrecoverable Loss of Sight in one or both eyes		Nil	£10,000	Nil	£25,000	Nil	£30,000	Nil
3	Withdrawal of services	N/A	N/A	£25 per 24hrs (max £500)	Nil	£25 per 24hrs (max £750)	Nil	£25 per 24hrs (max £750)	Nil
4	Provision of screened blood	£5,000	Nil	£5,000	Nil	£5,000	Nil	£5,000	Nil
5	Cancellation / Loss of Deposit	N/A	N/A	£1000	£100 / £20	£5,000	£100 / £20	£7,500	£50 / £20
6	Curtailment	N/A	N/A	£1000	£100	£5,000	£100	£7,500	£50
7	Travel delay and disruption	N/A	N/A						
	- Delay			£20 per 12hrs (max £150)	Nil	£20 per 12hrs (max £300)	Nil	£20 per 12hrs (max £400)	Nil
	- Abandonment after 24 hours			£1000	£100	£5,000	£100	£7,500	£50
	- Missed departure			£150	£100	£1,000	£75	£1,000	£50
8	Personal effects / possessions	N/A	N/A	£1000	£100	£2,000	£75	£2,500	£50
	- Single item limit	N/A	N/A	£150	£100	£200	£75	£200	£50
	- Spectacles or sunglasses	N/A	N/A	£75	£100	£75	£75	£75	£50
	- Valuables limit	N/A	N/A	£150 (under 18 £75)	£100	£200 (under 18 £75)	£75	£200 (under 18 £75)	£50
	- Personal money	N/A	N/A	£350	£100	£400	£75	£400	£50
	- Cash	N/A	N/A	£150 (under 18 £50)	£100	£200 (under 18 £50)	£75	£200 (under 18 £50)	£50
	- Loss of passport / travel documents	N/A	N/A	£200 (under 18 £100)	Nil	£200 (under 18 £100)	Nil	£200 (under 18 £100)	Nil
9	Luggage delay	N/A	N/A	N/A	N/A	£50 per 24hrs (max £150)	Nil	£50 per 24hrs (max £200)	Nil
10	Personal liability								
	- Property damage	£25,000	Nil	£25,000	Nil	£25,000	Nil	£25,000	Nil
	- Bodily injury	£1,000,000	Nil	£1,000,000	Nil	£2,000,000	Nil	£2,000,000	Nil
11	Hijack, kidnap and mugging	N/A	N/A	N/A	N/A	£50 per 24hrs (max £500)	Nil	£50 per 24hrs (max £500)	Nil
12	Catastrophe	N/A	N/A	N/A	N/A	£1,500	Nil	£1,500	Nil
13	Legal costs and expenses	£15,000	£125	£15,000	£100	£50,000	£75	£50,000	£50
14	Ski Equipment winter sports premium applicable	N/A	N/A						
	- Single item limit – Owned			£350	£100	£1,000	£75	£1,000	£50
	- Single item limit – Hired			£350	£100	£1,000	£75	£1,000	£50
	- Ski Hire			£200	£100	£500	£75	£500	£50
				£20 per 24hrs (max £200)	Nil	£20 per 24hrs (max £300)	Nil	£20 per 24hrs (max £300)	Nil
15	Ski Pass	N/A	N/A	£75 per 24hrs (max £300)	£100	£75 per 24hrs (max £450)	£75	£75 per 24hrs (max £450)	£50
16	Piste Closure	N/A	N/A	£20 per 24hrs (max £200)	Nil	£20 per 24hrs (max £300)	Nil	£20 per 24hrs (max £300)	Nil
17	Avalanche Closure	N/A	N/A	£20 per 24 hrs (max £200)	Nil	£20 per 24hrs (max £300)	Nil	£20 per 24hrs (max £300)	Nil
18	Golf Optional cover	N/A	N/A						
	- Loss of golf equipment			£1,000	£95	£1,500	£75	£1,500	£50
	- Hire of golf equipment			£500	£95	£500	£75	£500	£50
	- Loss of green fees			£20 per 24hrs (max £100)	Nil	£25 per 24hrs (max £150)	Nil	£25 per 24hrs (max £150)	Nil
- Hole in one	£100	£95	£100	£75	£100	£75	£100	£50	
19	Gadget Extension Cover	N/A	N/A						
	- 1 item			£500	£75	£500	£75	£500	£50
	- 2 items			£1000	£75	£1,000	£75	£1,000	£50
20	Travel Disruption Extension Cover	N/A	N/A						
	- Delay			£20 per 12hrs (max £300)	Nil	£20 per 12hrs (max £300)	Nil	£20 per 12hrs (max £300)	Nil
	- Abandonment after 24 hours			£750	£100	£5,000	£100	£8,000	£50
	- Missed Departure			£300	£100	£1,000	£100	£1,000	£50

## The Significant Conditions and Exclusions (words in bold are defined in the policy wording)

### **Medical Conditions existing prior to purchasing this policy**

This policy will not pay for any cancellation, curtailment or medical claims arising from pre-existing medical conditions in respect of any person insured on this policy.

1. You are not covered (for the relevant condition) for claims directly or indirectly resulting from you or anyone on whose health your trip may depend, having suffered from, or been treated for, or diagnosed with, any of the following medical conditions:
  - a. a cardiovascular or heart related condition e.g. heart attack, angina, chest pain, hypertension, and the like;
  - b. a lung or respiratory related condition (not including asthma, when it is controlled and you have no other medical condition);
  - c. a cerebrovascular condition, e.g. Stroke, T.I.A transient ischaemic attack)
  - d. any form of cancer;
  - e. a psychiatric or psychological condition;
  - f. an organ transplant or dialysis
  - g. a terminal condition.
2. You will not be covered for any claim arising from a medical condition of someone you were going to stay with, a relative, a business associate, a travelling companion, or anyone on whose health your trip may depend if you were aware of the medical condition at the time your policy was issued.
3. You will not be covered if you have a medical condition, if you are travelling against medical advice or for which medical advice should have been sought before commencing your journey.
4. You will not be covered if you know you will need medical treatment during your journey or you are travelling specifically to get medical treatment.
5. You will not be covered if you have a medical condition for which treatment is awaited as a hospital in-patient or for which diagnostic tests are pending.

<b>Age Limits</b>	This insurance does not extend to any person aged <b>84</b> or over at the commencement of the policy period.
<b>Maximum trip duration</b>	As stated on <b>your Policy Schedule</b> .
<b>Eligibility/Country of residence</b>	This insurance is only valid and available to you if you are normally resident in the United Kingdom: England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man and the Channel Islands excluding Jersey.
<b>Hazardous Sports &amp; Leisure Activities</b>	You are not covered for taking part in any Hazardous Pursuit unless it is listed in the policy wording. Please note that under the Personal Liability section you will not be covered for liability caused directly or indirectly by your owning or using firearms or weapons, animal, aircraft, motorized vehicle, boat and other watercraft, or any other form of motorized leisure equipment, including jet skis and snowmobiles. You are covered when participating in certain, but not all, winter sports, depending on the cover option you have purchased. Please refer to your Policy Schedule and the Policy Wording.
<b>Cyber-terrorism</b>	You are not covered for any consequences of Cyber-terrorism including but not limited to the delay or cancellation of flights due to the failure of critical systems.
<b>Volcanic ash</b>	You are not covered for the delay or cancellation of flights on the order or recommendation of any civil authority, or at the initiative of the airline, due to atmospheric volcanic ash.
<b>War risks and civil hazards</b>	You are not covered if you are travelling to or through a country or territory against the advice of the Foreign and Commonwealth Office. See: <a href="http://www.fco.gov.uk">www.fco.gov.uk</a>
<b>Law &amp; Jurisdiction</b>	The law applicable to the part of the United Kingdom in which you reside governs your policy

Insure & Away Travel Insurance, arranged by by Fogg Travel Insurance Services Ltd  
Underwritten by ETI - International Travel Protection.

ETI is the UK branch of Europäische Reiseversicherung A.G., registered at  
Companies House FC25660, BR007939.

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[www.fca.org.uk](http://www.fca.org.uk) - to undertake insurance business in the UK.

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