

TRAVEL INSURANCE POLICY

This policy is for residents of the United Kingdom and the Channel Islands only
(for non United Kingdom groups - you should immediately apply to NST for special amended insurance)

Arranged by:



Master Policy No.
SJTNS40097 - 01 A & B

Fogg Travel Insurance Services Limited

Crow Hill Drive, Mansfield, Notts. NG19 7AE Tel: 01623 631331 Fax: 01623 420450

Underwritten by:

Union Reiseversicherung AG

For travel as confirmed by NST between
1st January 2012 and 31st December 2012

SUMMARY OF POLICY COVER

A. PRE-TRAVEL POLICY

Policy section	Maximum benefit			Excess
	Non UK trip	UK trip Standard	UK trip extended	
1. Cancellation / Loss of deposit	up to £5,000	up to £1,000 (See notes 1 and 2)	N/A	£50*/ £10

B. TRAVEL POLICY

FOR UK TRIPS ONLY - PLEASE NOTE SECTION COVERS B1, B2, B3, B4 AND B6 ARE ONLY APPLICABLE WHEN THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID TO NST AND IS SHOWN ON YOUR BOOKING CONFIRMATION INVOICE.

Policy section	Maximum benefit			Excess
	Non UK trip	UK trip standard	UK trip extended	
1. River Closure+	up to £90	NIL	up to £90	NIL
2. Personal possessions Single article limit / Valuable limit School / College / University property Delayed possessions	up to £1,500 up to £250 up to £1,000 up to £100	NIL NIL NIL NIL	up to £1,500 up to £250 up to £1,000 NIL	£50* NIL NIL NIL
3. Personal money Under 18 years limit Party leader (School / College / University groups) Cash limit Loss of travel documents	up to £500 up to £200 up to £1,000 up to £500 up to £200	NIL NIL NIL NIL NIL	up to £500 up to £200 up to £1,000 up to £500 up to £200	£50* £50 NIL NIL
4. Emergency medical expenses Area 1 Repatriation Limit Hospital benefit @ £10 per day	up to £5,000,000 NIL up to £300	NIL NIL NIL	NIL up to £10,000 up to £300	£50 £35 NIL
5. Curtailment	up to £5,000	up to £1,000 (See notes 1 and 2)	N/A	£50*
6. Unused activities - £20 per day+	up to £240	NIL	up to £240	NIL
7. Personal liability	up to £1,000,000	up to £1,000,000	N/A	£100**
8. Organisers expenses+	up to £100	up to £100	N/A	NIL
9. Organisers liability+	up to £5,000,000	up to £5,000,000	N/A	£100
10. Personal accident	Disability / Injury Benefit Payable			NIL
1 1 Death	£25,000	£25,000		
2a Total loss of sight	£25,000	£25,000		
2b Loss of either whole arm or whole hand or thumb	£9,000	£9,000		
index finger	£3,000	£3,000		
any other finger	£2,250	£2,250		
2c Loss of either whole leg or whole foot or big toe	£900	£900		
any other toe	£7,500	£7,500		
2d Loss of either hearing in one ear or hearing in both ears	£750	£750		
3 Permanent Total Disability	£450	£450		
	£1,500	£1,500		
	£6,000	£6,000		
	£25,000	£25,000		
	(See note 3)			
11. Legal advice and expenses	up to £25,000	£25,000	N/A	£250

* Excess reduced to £35 in respect of UK trips only. **Applicable in respect of rented property damage only. Nil any other claims.

+ Cover only applicable to school, college, university or other groups (with participants in full time education) organised trips.

COVER PROVIDED FOR NST

Policy section	Maximum benefit			Excess
	Non UK trip	UK trip standard	UK trip extended	
12. Departure delay Delay abandonment Missed departure Additional travel expenses	up to £100 up to £5,000 up to £500 up to £100	up to £100 up to £1,000 up to £500 up to £100	N/A N/A N/A N/A	Nil £50* Nil Nil

PRE-TRAVEL & TRAVEL POLICY

Note 1. Your policy does not provide cover for re-occurring or pre-existing health conditions unless you are under 18 years travelling in the United Kingdom or Europe. If an Insured-person 18 and over travelling anywhere, or an Insured-Person under 18 travelling outside Europe has ever had a heart or circulatory related problem, a stroke, cancer, any breathing problems, diabetes, 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 NST on 0845 1300 198 to see if cover is available. We will confirm any special terms in writing.

You must also tell us of any changes in 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 NST on 0845 1300 198 with details to see what cover is available.

Note 3. Cover for accidental death is reduced to £10,000 if you are under 16 years of age. No cover if you are aged 66 years and over.

POLICY INFORMATION

Your insurance is covered under master policy number **SJTNS40097-01 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.

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, a copy of your booking confirmation invoice and alternative insurance policy to **NST** 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** (unless you are under 18 years travelling in the **United Kingdom** or Europe) 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 lo-call number shown below the summary of cover section. 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.

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

Additionally your policy does not 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.

If your health changes after you booked with NST you must call the Referral Helpline immediately on **0845 1300 198**. 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.

AGE LIMITS

This insurance will not cover you if, at the date of departure, you are:

- aged 75 years or over travelling to Area 3 or Area 4 or to Algeria, Morocco or Tunisia
 - aged 80 years or over travelling to Area 2.
- No age restriction applies for travel within Area 1.

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, the Azores, Canary Islands, Madeira, Mediterranean islands, and the **United Kingdom** where it is not your home country.

Area 3 - Worldwide excluding the United States of America, Canada

Area 4 - Worldwide including the United States of America, Canada.

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 or complete the relevant claim form required online 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 **NST**, advising the section under which you wish to claim. Normally, if you contacted the emergency medical assistance service during your trip a claim form will have already been sent to your home.

When returning the claim form please enclose this policy together with the tour operators confirmation of booking invoice and if the claim is for cancellation, the tour operators 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. However, if you do wish to complain please forward details of your complaint in the first instance to:

- a) The General Manager, Fogg Travel Insurance Services Limited,
Crow Hill Drive, Mansfield, Notts. NG19 7AE

Should you still remain dissatisfied you may then pursue the following options:

- b) (i) Write to the
Branch Manager, URV, Oast Business Centre, North Frith Farm,
Ashes Lane, Hadlow, Kent, TN11 9QU
who will review the claims office decision.

If we are still unable to resolve your complaint you may ask the Financial Ombudsman Service (FOS) to review your case.

- c) Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Telephone: 0845 080 1800.

A. PRE-TRAVEL POLICY

HOW YOUR 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 on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

Additionally your policy does not 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 **material facts** otherwise your policy will not cover you and it may invalidate it altogether.

WHEN YOUR 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 MATERIAL FACTS AND 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.

IMPORTANT

- If you are **18 years and over** travelling anywhere or you are under 18 travelling outside Europe 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. Material Facts** below to see if applicable to you.
- However, if you are **under 18 travelling 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. Material Facts** below to see if applicable to you.

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

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 **NST** on **0845 1300 198** (this will be charged as a local call from wherever you are calling in the **United Kingdom** or the **Channel Islands**) 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. Material facts – 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 **NST** on **0845 1300 198** 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.

Your failure to disclose any **material facts** may mean that your policy will not cover you and it may invalidate it altogether.

We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us.

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 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 health conditions 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 any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- We are unable to provide cover for any 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.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you should advise our Referral Helpline quoting **NST** on **0845 1300 198** 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

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 of over six months, parents, step parents, grandparents, parents-in-law, brother, step brother, sister, step sister, child, step child, grandchild, fiancé(e), aunt, uncle, cousin

Hazardous activity - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), any form of **winter sports** unless the appropriate additional premium has been paid, other than the use of dry slopes where the activity has been organised by **NST** or ice skating on official licensed skating rinks, but in any case excluding ski racing in major events, ski jumping, ice hockey and use of bob-sleighs or skeletons), scuba diving below 9 metres, parachuting, gliding, canyoning, go-karting, hot-air ballooning, rugby, football, any other activity that requires skill and involves increased risk of injury, except where these form part of a published activity provided by or package arranged by **NST**. If **you** are taking part in any sport not listed above please contact **us** to ensure **you** are covered.

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 any person who is shown as having paid the insurance premium and shown on the passenger manifest issued by **your** tour operator. Where the **policyholder** is also a named person the maximum benefit 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.

Material fact - a piece of important information that would increase the likelihood of a claim under **your** policy.

Organiser - the person on behalf of the **policyholder** 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 take place.

Policyholder - means the school, college or university or other group named on the confirmation invoice or, in the case of a family group or group, the principal person.

Pre-existing health condition - means any heart, circulatory or breathing conditions, cancer or diabetes or any 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/guardian qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

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 / UK - means England, Wales, Scotland, Isle of Man and Northern Ireland.

We/our/us - means Union Reiseversicherung AG.

Winter sports - means skiing, snow boarding, mono skiing and the use of snow mobiles.

POLICY EXCESS

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:

In respect of all sections of the policy

- being a **resident** of the **United Kingdom** or the **Channel Islands**.
- taking all possible care to safeguard against accident, injury, loss or damage as if **you had no insurance cover**.
- producing **your** booking confirmation invoice confirming **you** are insured before a claim is admitted.
- 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.
- notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- 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).
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- 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.
- not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- not requiring insurance for any health condition where a terminal prognosis has been given by a registered doctor before buying this policy.

- 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.
- disclosing all **material facts** as soon as possible after the policy is issued.
- obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

2. RECOGNISING OUR RIGHTS TO:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- 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.
- 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.
- 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.
- 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.
- 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.
- not make any payment for any event that is covered by another insurance policy.
- 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** (reduced to **£1,000** in respect of **trips** within the **United Kingdom**) for :

- your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses 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:
 - 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,
 - 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.
 - 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**.
 - the requirements of H. M. Forces.
 - 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.
 - 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 school, college, university or other group following the **necessary** cancellation of the whole school, college, university or other group (with participants in full time education) booking as agreed by Fogg Travel and 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 school, college, university, or other group (with participants in full time education) booking is agreed by Fogg Travel prior to cancellation with the tour operator.

For each insured-person this insurance will not cover :

- the first **£50** (reduced to **£35** in respect of **trips** within the **United Kingdom**) (reduced to **£10** on claims for deposits only) of each and every incident giving rise to a claim.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- you** if **you** are aged **75** years or over travelling to Area **3** or Area **4** or to Algeria, Morocco or Tunisia at the date of departure.
- you** if **you** are aged **80** years or over travelling to Area **2** at the date of departure.
- 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 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.
 - your** carriers 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** that does not form part of the published **NST** programme or itinerary unless an additional premium has been paid and the policy endorsed.
- cancellation due 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.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- cancellation 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 attaching 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 attaching to that health condition has not been accepted by **us** in writing.
- 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 under **18 years** travelling in the **United Kingdom** or Europe) unless **we** have agreed cover in writing and any additional premium has been paid.
- any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any claim for damage for loss, or deterioration of, or damage to property.
- any loss unless it is specified in the policy
- any event that is due to **you** participating in a **hazardous activity** that does not form part of the published **NST** programme or itinerary unless an additional premium has been paid and the policy endorsed.)
1. (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.
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 school, college, university or other group (with participants in full time education) 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 other group (with participants in full time education).

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 registered doctor to complete the medical certificate attached to the claim form.
- send any receipts to Fogg Travel.
- 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 school or college or university or other group (with participants in full time education) that no alternative organiser can be provided.

B. TRAVEL POLICY

HOW YOUR POLICY WORKS

Your travel policy shows 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 insurance 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, or under the schools, college or university contents policy 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 on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

Additionally **your** policy does not 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 COVER STARTS AND ENDS

The cover under **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**.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** should advise **our** Referral Helpline quoting **NST** on **0845 1300 198** 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, including Norway and Switzerland are strongly advised to apply and obtain the European Health Insurance Card (EHIC). Applications for the EHIC can be made online at www.ehic.org.uk - the quickest route, or by Telephone on **0845 606 2030**, or by post (application forms are available from the Post Office) so please allow sufficient time 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 **B5**.

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD

Contact the 24 hour emergency medical assistance service:
FOGG ASSIST on +44 (0)845 658 9899

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)845 658 9899** 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
- tell them that **you** insured under the scheme **NST** through URV, the booking reference number (if applicable), the date **you** bought the insurance, and **your** booked travel dates
- 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)845 658 9899**. 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, including Norway and Switzerland **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)845 658 9899** 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 the UK 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 **your**s who has a close working relationship with **you**.

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

Close relative - means spouse or partner of over six months, parents, step parents grandparents, parents-in-law, brother, step brother sister, step sister, child, step child, grandchild, fiancé(e), aunt, uncle, cousin.

Curtailment/curtail/curtailing - means the cutting short of **your** trip by **you** 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 travellers' 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 mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), any form of **winter sports** (unless the appropriate additional premium has been paid, other than the use of dry slopes where the activity has been organised by **NST** or ice skating on official licensed skating rinks, but in any case excluding ski racing in major events, ski jumping, ice hockey and use of bob-sleighs or skeletons), scuba diving below the depth that **you** are qualified to dive (to a maximum of depth of **30 metres**), parachuting, gliding, canyoning, go-karting, hot-air ballooning, rugby, football, any other activity that requires skill and involves increased risk of injury, except where these form part of a published activity provided by or package arranged by **NST**. If **you** are taking part in any sport not listed above please contact **us** to ensure **you** are covered.

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 any person who is shown as having paid the insurance premium and shown on the passenger manifest issued by **your** tour operator. Where the **policyholder** is also a named person the maximum benefit 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.

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.

Material fact - a piece of important information that would increase the likelihood of a claim under **your** policy.

Organiser - the person on behalf of the **policyholder** 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, 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).

Policyholder - means the school, college or university or other group named on the confirmation invoice or, in the case of a family group or group, the principal person.

Pre-existing health condition - means any heart, circulatory or breathing conditions, cancer or diabetes or any 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.

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

Travel documents - means current passports, valid visas, travel tickets, European Health Insurance Card (EHIC) and reciprocal health 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 / UK - means England, Wales, Scotland, Isle of Man and Northern Ireland.

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, computer games machines, binoculars, telescopes, antiques, jewellery, 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, mono skiing and the use of snow mobiles.

POLICY EXCESSES APPLICABLE TO YOUR TRAVEL POLICY

Applicable to sections - **B2 - Personal possessions, B3 - Personal money, B4 - Emergency medical expenses, B5 - Curtailment, B7 - Personal liability, B9 - Organisers Liability, B11 - Legal advice and expenses and B12 - Delay abandonment 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 **B4** and **B5** 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

- being a **resident** of the **United Kingdom** or the **Channel Islands**.
- taking all possible care to safeguard against accident, injury, loss or damage as if **you** had no insurance cover.
- producing **your** booking confirmation invoice confirming **you** are insured before a claim is admitted.
- 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.
- notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- 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).
- not admitting liability for any event or offering to make any payment without **our** prior written consent.
- accepting that **your** policy cannot be extended once it has expired.
- 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 **B4 - Emergency medical expenses and B5 - Curtailment only.**

- 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.
- not travelling specifically to receive medical treatment during **your** trip or in the knowledge that **you** are likely to need treatment.
- not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- not requiring insurance for any health condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- 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.
- disclosing all **material facts** as soon as possible after the policy is issued.
- obtaining any recommended vaccines, inoculations or medications prior to **your** trip.

In respect of sections **B2 - Personal possessions, and B3 - Personal money, only.**

- providing full details of any House Contents and All Risks insurance policies **you** may have.
- 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.
- complying with the carrier's conditions of carriage.
- not abandoning any property to **us** or Fogg Travel.

2. RECOGNISING OUR RIGHTS TO:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- 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.
- 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.
- cancel all benefits provided by **your** policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**.
- 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.
- not make any payment under sections **B2, B3, B4, B5, B7** and **B9** 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**.
- (ii) 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** that does not form part of the published **NST** programme or itinerary unless an additional premium has been paid and the policy endorsed.
- (3) 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 under 18 years travelling in the **United Kingdom** or Europe) unless **we** have agreed cover **in writing** and any additional premium has been paid.
- (4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed **in writing**.
- (5) **curtailment of your trip** due to a health condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that health condition has not been accepted by **us in writing**.
- (6) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (7) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (8) **your** abuse or prior abuse of solvents or alcohol.
- (9) any claim arising from a **material fact** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed **in writing** any terms applicable.
- (10) any deliberate or criminal act by an **insured-person**.
- (11) **manual labour**.
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- (13) participation in any **winter sports** activities (unless the appropriate additional premium has been paid) other than the use of dry slope where the activity has been organised by **NST** or ice skating on official licensed skating rinks.

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** carriers refusal to allow **you** to travel for whatever reason.
- (5) **any trip** if **you** are aged 75 years or over travelling to Area 3 or Area 4 or to Algeria, Morocco or Tunisia at the date of departure.
- (6) **any trip** if **you** are aged 80 years or over travelling to Area 2 at the date of departure.

SECTION B1 - RIVER CLOSURE

This section is only applicable for school, college, university or other groups (with participants in full time education) organised trips.

For each insured-person this insurance will pay:

£30 for each full day if **you** are unable to participate in the pre-booked programme of water based activities on the River Ardeche for which **you** have booked with **NST** due to the closure of facilities by river police.

For each insured-person this insurance will not cover:

- more than £90 in total in respect of river closure.
- inability to undertake water activities due to any other reason than closure by river police.

SECTION B2 - PERSONAL POSSESSIONS

Applicable only to trips outside of the United Kingdom or where the appropriate additional premium has been paid and is shown on your confirmation invoice to include Cover (a) only of this section for trips within the United Kingdom.

For each insured-person this insurance will pay:

- (a) up to a total of £1,500 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) **ONLY APPLICABLE TO SCHOOL, COLLEGE OR UNIVERSITY ORGANISED TRIPS:** up to a total of £1,000 for school / college / university 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) **you** up to £100 to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over 12 hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- the loss, theft or damage to:-
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - 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.
- 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 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 whilst in use
- property belonging to other persons, schools / college / universities (other than stated under cover (b) above) or other organisations
- any items more specifically insured elsewhere.
- (a) - the first **£50** (reduced to **£35** in respect of **trips** within the **United Kingdom**) of each and every incident giving rise to a claim.
- 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.
- any claim if **your trip** is within the **United Kingdom** unless the appropriate additional premium has been paid to include this section as shown on **your** confirmation of booking invoice.
- (b) - any claim where **you** are not travelling as part of a school, college or university group organised **trip**.
- any claim if **your trip** is within the **United Kingdom**.
- (c) - more than **£100** 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 B3 - PERSONAL MONEY

Applicable only to trips outside of the United Kingdom or where the appropriate additional premium has been paid and is shown on your confirmation invoice to include this section for trips within the United Kingdom.

For each insured-person this insurance will pay:

- (a) up to **£500** (reduced to **£200** if **you** are under 18 years of age) for the loss or theft of **your personal money** during **your trip**.
- (b) **ONLY APPLICABLE TO SCHOOL, COLLEGE OR UNIVERSITY GROUP ORGANISED TRIPS:** up to **£1,000** for the loss or theft of **student money** carried by authorised party leaders during the **trip**.
- (c) **ONLY APPLICABLE TO SCHOOL, COLLEGE OR UNIVERSITY GROUP ORGANISED TRIPS:** up to **£1,000** in total for the loss or theft of **emergency funds** held by the **organiser** or other authorised party leader during the **trip**.
- (d) up to **£200** 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 if **your trip** is within the **United Kingdom** unless the appropriate additional premium has been paid to include this section as shown on **your** confirmation of booking invoice.
- 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 **£50** (reduced to **£35** in respect of **trips** within the **United Kingdom**) of each and every incident giving rise to a claim.
- for persons aged under **18** more than **£200** for the loss or theft of **personal money**.
- (b) & (c) more than **£500** in total in cash or currency for the loss or theft of **student money** or **emergency funds**.
- the first **£50** of each and every incident giving rise to a claim
- any claim where **you** are not travelling as part of a school, college or university group organised **trip**.
- (d) 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 B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

Applicable only to trips outside of the United Kingdom or where the appropriate additional premium has been paid and is shown on your confirmation invoice to include this section for trips within the United Kingdom.

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 and notify the emergency medical assistance service as soon as **you** are able.
- If **you** are admitted to a hospital 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 and repatriation costs to be made for or by **you** and for any *one other person* (if **you** are aged **18** or under and are in full time education and **you** are travelling as part of a school, college or university or other group (with participants in full time education) **trip**, **we** will pay for up to **2** persons) who is required for medical reasons to stay with **you**, to travel to **you** or to travel with **you**
 - (iii) *either* (a) up to **£2,500** 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) **£10** for each full day up to a maximum of **30** days that **you** are in 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, telephone calls and faxes only incurred to visit **you** in hospital or other reasonable items purchased for **your** stay in hospital.

For each insured-person this insurance will not cover:

- any claim if **your** **trip** is within the **United Kingdom** unless the appropriate additional premium has been paid to include this section as shown on **your** confirmation of booking invoice.
- 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 motorcycle for which **you** do not hold a full licence to ride in **your home country** except where forming part of the published **NST** programme or itinerary.
 - **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** that does not form part of the published **NST** programme or itinerary unless an additional premium has been paid and the policy endorsed.
- (a) & (b) the first **£50** (reduced to **£35** in respect of **trips** within the **United Kingdom**) (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**) of each and every incident giving rise to a claim.

- 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 other than those provided under cover (c) above) or any expenses for food or drink other than agreed with **us**.
- 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)(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.
- 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.
- (a) (ii), (iii) more than **£10,000** in total for **trips** within the **United Kingdom** where it is **your home country**.
- (a)(iii) **your** burial or cremation in **your home country**.
- (b) emergency dental work costing more than **£250**.
- (c) more than **£300** in total for hospital in-patient benefit.

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY CONTACT:
FOGG ASSIST ON +44 (0)845 658 9899**

NOTES:

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.
- Please see "what to do in the case of a medical emergency abroad" section for cases involving more than simple outpatient treatment.

SECTION B5 - CURTAILMENT CHARGES (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:

up to **£5,000** (reduced to **£1,000** in respect of **trips** within the **United Kingdom**) for

- 1.** **your** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses 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 school, college, university or other group (with participants in full time education) following the *necessary curtailment* of the **trip** for the whole school, college, university or other group (with participants in full time education) as agreed by Fogg Travel due to the death, injury or illness of the **organiser**.
PROVIDED THAT any such **curtailment** of the school, college, university or other group (with participants in full time education) booking is agreed by Fogg Travel prior to **curtailing**.

For each insured-person this insurance will not cover :

- the first **£50** (reduced to **£35** in respect of **trips** within the **United Kingdom**) of each and every incident giving rise to a claim.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **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 attaching 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.
- **your** participation in a **hazardous activity** that does not form part of the published **NST** programme or itinerary unless 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 two 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 motorcycle for which **you** do not hold a full licence to ride in **your home country** except where forming part of the published **NST** programme or itinerary.
 - **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 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 school, college, university or other group (with participants in full time education) 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 other group (with participants in full time education).

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 school, college, university or other group that no alternative **organiser** can be provided.

SECTION B6 - UNUSED ACTIVITIES

Applicable only to trips outside of the United Kingdom or where the appropriate additional premium has been paid and is shown on your confirmation invoice to include this section for trips within the United Kingdom.

This section is only applicable for school, college, university or other groups (with participants in full time education) organised trips.

For each insured-person this insurance will pay :

£20 for each full day in the event that **you** sustain bodily injury or illness during **your trip** and **you** are medically certified as being unable to participate in the programme of activities for which **you** have booked with the tour operator.

For each insured-person this insurance will not cover :

- any claim if **your trip** is within the **United Kingdom** unless the appropriate additional premium has been paid to include this section as shown on **your** confirmation of booking invoice.
- more than **£240** in total.
- 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 motorcycle for which **you** do not hold a full licence to ride in **your home country** except where forming part of the published **NST** programme or itinerary.
 - **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).
 - **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when for the treatment of drug addiction).
 - **your** abuse, or prior abuse, of solvents or alcohol.
 - **your** participation in a **hazardous activity** that does not form part of the published **NST** programme or itinerary unless an additional premium has been paid and the policy endorsed.

- 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 routine non-emergency tests or treatment.
- any dental work involving the use of precious metals.

SECTION B7 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to **£1,000,000**, plus costs agreed between **us** in writing, for any 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:

- injury, illness or disease of any person.
- 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.
- 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 except where forming part of the published **NST** programme or itinerary.
 - 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 except where forming part of the published **NST** programme or itinerary.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel except where forming part of the published **NST** programme or itinerary.
 - firearms or incendiary devices.
- any claim for an incident already notified under section **B9**.
- (c) the first **£100** 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
- contact Fogg Travel Insurance Services Limited on + 44 (0)1623 631331 during UK office hours 9am to 5pm Monday to Friday to report the event as soon as possible

SECTION B8 - ORGANISER'S EXPENSES

(This section is only applicable to the organiser of the pre-formed school, college, university or other groups (with participants in full time education).

For each insured-person this insurance will pay:

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 B9 - ORGANISERS LIABILITY

(This section is only applicable to the organiser of the pre-formed school, college, university or other groups (with participants in full time education).

For each insured-person this insurance will pay:

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

- any event occurring during the period of this insurance where the **organiser** is legally liable to pay that relate to an incident caused by the **organiser** and that results in :
 - injury, illness or disease of any person.
 - loss of or damage to property that does not belong to the **organiser** and is not in the **organiser's** charge or control.
- 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:

- 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, pyrotechnics or incendiary devices.
- any claim for an incident already notified under section **B7**.
- the first **£100** in respect of each and every event that causes a claim.
- 1 & 2 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, college or university 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 so if such agreement did not exist in respect of any liability for injury, illness or disease suffered by the **organiser**.

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
- contact Fogg Travel Insurance Services Limited on + 44 (0)1623 631331 during UK office hours 9am to 5pm Monday to Friday to report the event as soon as possible

SECTION B10 - 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, results in your:

		Amount of payment	
		Age 0 to 15 years	Age 16 to 65 years
Item 1	Death	£10,000	£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
	any other finger	£900	£900
Item 2 c	Loss of Limb: - whole leg or whole foot	£7,500	£7,500
	big toe	£750	£750
	any other toe	£450	£450
Item 2 d	Loss of hearing: - 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 motorcycle for which you do not hold a full licence to ride in your home country except where forming part of the published NST programme or itinerary.
 - 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 that does not form part of the published NST programme or itinerary unless 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 £10,000 death payment when your age is under sixteen (16) years
- any payment when your age is sixty-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 B11 - 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 local education authority, school governors, head teacher, group leader, 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 £250 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:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

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

COVER PROVIDED FOR NST:**SECTION B12 DEPARTURE DELAY AND MISSED DEPARTURE AND ADDITIONAL TRAVEL EXPENSES**

Applicable only to trips outside of the United Kingdom or where the appropriate additional premium has been paid and is shown on your confirmation invoice to include this section for trips within the United Kingdom that involve a sea crossing.

For each insured-person this insurance will pay:

1. up to £100 for necessary additional expenses paid by NST on your behalf that are due to unforeseen circumstances beyond your control or that of NST, or
2. if after 12 hours delay from the scheduled departure time of your international flight, international train or sailing from your international departure point or, if within the United Kingdom, your sea crossing point you wish to abandon the trip, up to the amount shown under the cancellation section for the cancellation of your trip, or

Missed Departure

3. up to £500 for alternative transport and additional accommodation to get you to your destination if any transport arranged as part of the NST package that you are travelling becomes undrivable due to mechanical failure or being involved in an accident on your way to your international departure point preventing you from getting to your international departure point in time to check in. You will need to obtain independent confirmation of the circumstances, or
4. up to £500 for missed connections where your journey involves a crossing of the sea within your home country to cover any additional transport or accommodation charges you have to pay that are necessary for you to reach the trip destination or, on your return journey, to reach your home due to the failure of the public transport that brings you to the mainland international departure point in time to catch your onward flight, international train or sailing. You will need to obtain independent confirmation of the circumstances, or

Additional Travel Expenses

5. up to £100 for necessary expenses paid by NST for the forced extension, shortening or re-routing of the trip requiring a change in travel plans because of strike, riot, civil, commotion, labour disturbances starting during the trip, or quarantine restrictions due to an outbreak of disease at the trip destination, or severe weather conditions or landslip during the trip.

Any payment will be made to NST.

For each insured-person this insurance will not cover:

- any claim if your trip is within the United Kingdom unless the appropriate additional premium has been paid to include this section as shown on your confirmation of booking invoice and only if your trip involves a sea crossing.
 - 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.
2. - the first £50 (reduced to £35 in respect of trips within the United Kingdom) of any claim made by you.
 - any compensation unless you have checked in 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.
 - abandonment where the trip is of two days duration or less.
 - 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 delay that is due to a strike or industrial action that had started or that had been announced before buying this insurance.
 3. & 4. any claim where insufficient time has been allowed to complete the journey in time to reach the check-in at the time shown in the NST itinerary.
 5. - missed connections.
 - expenses that NST can recover 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.

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