

# Your Travel Insurance

For trips between 1st December 2011 and 31st December 2012

## Letter to Travellers 2011/12

Dear Traveller,

This letter summarises the cover available on your policy. The full terms and conditions are set out in the policy wording which is available for download on our website and which your organiser has a copy of. We strongly recommend that you read through the policy to make sure that you understand what is and what is not covered and that it is suitable for your needs. If the cover is not suitable please notify the organiser within 14 days with a copy of your replacement policy that provides the cover and they will arrange a refund of your premium.

The policy wording contains three policies. The first, your **Pre-Travel Policy**, provides pre-travel cover, cancellation charges, and this covers you from the time you make your booking until you leave home to start your trip. The second and third policy, your **Travel Policies**, provide your travel cover and this 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 there are terms and exclusions which apply to all parts of the **Travel Policies**. 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. Your organiser has a copy of the policy for you to read.

Like many policies they exclude all pre-existing medical conditions for travel outside Europe and for **all** travellers aged **16** or over. If you are aged **15** and under travelling within Europe there is no requirement for you to medically screen. If you are aged **16** and over you must screen all your pre-existing medical conditions for travel to all destinations including the USA. If you do need the cover, unlike some other policies, you may be able to obtain cover for these conditions by calling Travellers HealthCheck on the lo-call number shown below the summary of cover overleaf. 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 who is affected by 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 they will not be covered at all and you will not be able to claim for anything caused by them.**

**Note:** Claims that are arising directly or indirectly from a known pre-existing medical condition of a close relative or close business associate or any recognised complication caused by the pre-existing condition, other than where it is an immediate parent or guardian and it is necessary for you to either remain at home or return home, will not be covered.

Cancellation claims are paid at the time the event or the new diagnosis is made which makes it necessary for you to cancel. You must, therefore, cancel your trip immediately, firstly by phone and then confirm in writing. Any delay may mean that you will not receive as much as the holiday cancellation charges. If, at the time your full balance becomes due, you are not sure if you will be able to travel **do not pay the balance** as you may only get back the deposit if the event or diagnosis causing cancellation happened before the balance was due to be paid.

If your health changes after you have bought the policy you must call Travellers HealthCheck immediately irrespective of your age. As you have three policies, cancellation under the **Pre-Travel Policy** will be effective, but cover for the **Travel Policies**, 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.

The personal possessions section covers your items on a market value basis. This means that we will deduct an amount for age, wear and tear, to reflect the expected life time of the item. The cover is limited to a maximum amount for each item, a maximum amount for items described as 'valuables' and has an overall limit for each person. Mobile telephones are not covered under your policy and cover on photographic equipment and jewellery is very limited. We do not recommend taking jewellery away on holiday at all. You will be required to pay the first amount (policy excess) on each claim for each person claiming.

The personal money section covers a wide variety of things but the cover on cash and currency is limited. This section also provides some cover for the loss of travel documents, the cover is for travel and accommodation charges to get to either a ticketing office or consulate for a lost passport. The cost of the ticket or passport is not covered on this extra cover.

**This is not a private health insurance** and the emergency medical expenses section is only there to cover genuine emergencies. You should always use a state hospital, where available, as these have facilities to treat all medical conditions. Routine treatment and replacement of existing medication or dressings are specifically excluded, as is non-emergency dental treatment. You should make sure that our emergency assistance service has been advised of your hospitalisation within **24** hours of admission, or if your medical bill is likely to exceed **£500**, the telephone number is at the bottom of the summary of cover overleaf.

If you need to cut short your trip you must confirm this with our emergency assistance service (details in the policy), before arranging any travel. If you have been admitted to hospital they should already be aware of the situation and will deal with it as necessary. If you need to come home because of a close relative they should be contacted as soon as possible. They will arrange to either revalidate your tickets or purchase new tickets on your behalf by the best available carrier.

**A brief summary of your policy cover is shown overleaf but we recommend that you read the policy fully. The full policy wording is available either from your holiday organiser or for viewing or downloading from the web. Alternatively a full policy wording is available on request.**

We wish you have a pleasant trip and, having outlined the cover for you, hope you do not need to use it.

Branch Manager, URV UK Branch.

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MASTER POLICY NO'S: SJTSG 40054 - A, B & C

## SUMMARY OF POLICY COVERS AND IMPORTANT CONTACT NUMBERS

Policy section	Cover provided (up to)	First amount you have to pay (Excess)
<b>PRE-TRAVEL POLICY</b>		
A. Cancellation charges	up to the tour operator's holiday cost <i>(see notes 1 &amp; 2)</i>	£60 Nil - for deposit only claims or trips under £100
<b>TRAVEL POLICIES</b>		
B1. Personal possessions - single article limit - valuables limit  Possessions delayed in transit for more than 12 hours	£1,500 in total (£1,000 if 16 or under) £200 for each individual item £200 for valuables in total (£100 if 16 or under)  £100 essential items	£60  Nil
B2. Personal money Party Leader – student money – emergency funds Loss of travel documents	£250 in cash on your person (£150 if 16 or under) £1,000 £500 £500 for travel and accommodation costs necessary to replace your lost travel documents	£60 £60 } per event £60 } £60
B3. Emergency medical expenses  State Hospital benefit	£5,000,000 outside your home country £10,000 within the UK where it is your home country £20 each full day - £400 in total <i>(see note 2)</i>	£60 £60 Nil
B4. Curtailment (cutting short trip)	unused portion of costs - up to the tour operator's holiday cost <i>(see note 2)</i>	£60
B5. Personal liability	£2,000,000	£200 - damage to holiday accommodation £60 - other claims
B6. Personal accident	£25,000 <i>(see benefit table - page 9 of the policy wording)</i>	Nil
B7. Organiser's liability	£5,000,000	£200 - damage to holiday accommodation £60 - other claims
B8. Legal advice and expenses	£25,000	£100

### THE FOLLOWING ADDITIONAL COVER IS PROVIDED BY THE TOUR OPERATOR FOR THEIR CLIENTS

C1. Departure delay  Missed departure Organiser's expenses	£30 after first 12 hours - £20 after following 12 hours £100 in total £800 £500	Nil Nil Nil
C2. Prevention of access	£100 per day if you are unable to reach your resort £500 in total	Nil

#### Pre-Travel Policy

**Note 1.** Your policy may not provide cover for re-occurring or pre-existing medical conditions unless you are aged under 16 and travelling within the UK or Europe. If an insured person 16 or over travelling anywhere, or an insured-person under 16 travelling worldwide has **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years they should phone Travellers HealthCheck, quoting policy reference **SJTSG 40054 - A, B & C** on **08456 582 999** to see if cover is available. We will confirm any special terms *in writing*.

#### Pre-Travel and Travel Policies

**Note 2.** You must tell us if your health or medication **changes between booking your trip and travelling**. Your policy may not continue to provide cover for re-occurring or pre-existing medical conditions, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck, quoting policy reference number **SJTSG 40054 - A, B & C**, on **08451 300 340** to see if cover is available. We will confirm any special terms *in writing*.

### IF YOU NEED MEDICAL ASSISTANCE ABROAD OR NEED TO CUT YOUR TRIP SHORT

Contact the 24-hour emergency medical assistance service: **Specialty Assistance on +44 (0)8453 707 183**

If a medical problem arises outside your home country and during your journey contact **Specialty Assistance** as soon as possible. Please give **Specialty Assistance** your age, policy reference number **SJTSG 40054 - A, B & C** and say that you are insured with by URV. **Specialty Assistance** will also require details of the medical problem, the name and address of the patient and names/telephone numbers of the hospital, attending doctor and the patient's usual General Practitioner.

### WHERE TO OBTAIN A CLAIM FORM

Fogg Travel Insurance Services Limited on 08452 307 135 (further details are shown on page 11 of the policy wording)