

Policy Summary - Medi-Card Winter Sports Single trip travel insurance 2014.2015

This document provides a guide to the cover provided. It is however, only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. You should refer to your own policy document, your policy certificate and any endorsements that apply to your policy for full detail of your cover. Please take time to read the policy to make sure you understand the cover it provides.

About your insurance

This insurance is arranged by Fogg Travel Insurance Services Limited (Fogg), who is authorised and regulated by the Financial Conduct Authority and whose FCA registered number is 307304. This can be checked on the financial services register held on the FCA's website (www.fca.org.uk). A copy of the policy wording is held by Fogg. This insurance is underwritten by Union Reiseversicherung AG, UK Branch and who are authorised in Germany by BaFin and subject to limited regulation by the Financial Conduct Authority.

This insurance is Winter Sports Single Trip in respect of the winter seasons cover for the period of insurance as shown in your Schedule. The cover under the policy starts when you leave home at the start of your trip and ends when you return home or the expiry of the policy whichever is first.

Cancellation

If the terms of the policy are not suitable for your needs you can return the policy and accompanying documentation to the place where you purchased it within 14 days of the date of purchase and you will receive a full refund of the premium you have paid provided no claims have been made, intend to make any claim and that you return your policy prior to your departure date. Cancellation at any other time will mean you are not entitled to a refund of premium.

24 Hour Assistance

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

You must notify FOGG ASSIST immediately of any serious illness or accident abroad where you are admitted to hospital or You are anticipating having to return home early or having to extend Your stay, or where costs are likely to exceed £500 because of any illness or injury or where you require more than 1 follow up consultation/treatment or more than 3 physiotherapy sessions. We provide a 24 hour multi-lingual emergency service, 365 days per year and can be contacted by telephone or fax. Emergency Tel. No. (+44) 845 658 9899 You will need to quote your scheme name.

Referral Helpline

If you need to make a medical declaration and/or for any relevant information please refer to your policy and the following sections "Disclosure of Pre-existing Health Conditions", 'Material Facts' and 'New Medical Condition or Change in Medical Condition or Ongoing Medication' and also refer to Significant Limitations, Conditions and Exclusions section of this document and heading Pre-existing Medical Conditions. You should contact the Referral Helpline on telephone number 0845 1300 198 during office hours Monday to Friday, 9am to 5pm quoting scheme name **FOGG TRAVEL - MEDI-CARD**.

Significant Features and Benefits

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

Policy section	Maximum benefit	Excesses
Medical and emergency expenses	£5,000,000	£75
Personal liability	£2,000,000	£75 / £250

Claims

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

or alternatively if you do not have internet access you can contact:

Fogg Travel Insurance Services Limited, Crow Hill Drive, Mansfield, Notts NG19 7AE Telephone: 01623 631331 Fax: 01623 420450

When you notify a claim you will need to quote your scheme **FOGG TRAVEL - MEDI-CARD**.

Complaints

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

1. If your complaint is regarding the selling of your policy please forward details of your complaint in the first instance as follows: Managing Director, Fogg Travel Insurance Services Ltd, Crow Hill Drive, Mansfield, Notts. NG19 7AE
2. Or if, your complaint is about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows: Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU who will review the claims office decision.
3. If you are still not satisfied with the outcome you may ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR, telephone advice line is 0845 080 1800.

Law Applicable to the Insurance

This insurance is governed by the law of the country that you live in within the United Kingdom or the Channel Islands unless you and your insurers have agreed otherwise.

Compensation

URV is a member of the Financial Services Compensation Scheme, which offers you protection in the event that the Insurer is not financially able to meet its liabilities in respect of your claim, the FSCS can cover 90% of the claim without any upper limit.

Significant Limitations, Conditions and Exclusions

This is not an exhaustive list.

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

	Significant restrictions and exclusions applying to all parts of the policy
Residency	This policy is only available to persons who have lived in the United Kingdom or the Channel Islands for at least 6 months in the last 12. Please read the 'Definition of Words' section in the policy – Home, Home Country and Insured Person/you/your.
Insurance Policy	This contains full details of the cover provided plus the conditions and exclusions which apply to it. You must read the insurance policy carefully. There are conditions and exceptions which apply to individual sections and general policy conditions, exceptions which apply to the whole policy. The policy is only valid with a completed Insurance Schedule (or where an appropriate agreed declaration has been made by your employer and the master policy is held by them where applicable).
Policy Limits	The sections of the policy have limits on the amount the insurer will pay under that section for the period of your insurance. Some sections also include inner limits. Please read Section 1 Medical and emergency expenses.
Excesses	An excess is the amount you have to pay towards each claim. All excesses are payable by each insured person for each incident giving rise to a separate claim under each section of cover. Under Section 1 Medical and emergency expenses your excess will reduce to Nil if you save money by using a European Health Insurance Card (EHIC) at a state hospital and/or with a registered doctor.
Age Restrictions	Cover is available for persons under 85 years at the date of departure. This duration is reduced to 31 days if you are aged 65 years and under 75 years and 24 days if you are aged 75 and under 85 years at the date of departure. Please read the 'Age Limits' section in the Policy.
Pre-existing health conditions	There is no cover for any claim connected to any pre-existing medical condition, any condition awaiting treatment or investigation, any terminal condition or any condition where medication has been changed. If you have ever had a heart condition, diabetes, a stroke, breathing problems, high blood pressure, and do not notify the Referral Helpline we reserve the right to refuse any claim on your policy. If you have been referred to a specialist or treated as an in patient in the last two years and do not declare that fact to the Referral Helpline we reserve the right to refuse any claim on your policy
Changes in health or medication after booking :	We require you to notify the Referral Helpline if your health or your ongoing medication changes between the date the policy was bought and the date of travel. If when you buy this policy you are aware of anyone travelling with you, or you are visiting or staying with, or anything that could increase the risk or result in a claim you must tell us. If you do not tell us, your policy may not cover you, and might be invalidated altogether. We reserve the right to charge an increased premium, decline, withdraw cover or increase the policy excess as well as cancel or restrict cover for any person. Please read 'Disclosure of Pre-existing Health Conditions' and 'New Medical Condition or change in medical condition or ongoing medication' sections for full details in the policy.
Psychological conditions	There is no cover for stress, anxiety, depression, eating disorders or any condition requiring psychiatric care (unless pre-screened and accepted by the Referral Helpline in writing). Please read 'Disclosure of Pre-existing Health Conditions' section and 'Policy Conditions applying to this policy' section in the policy.
Alcohol or Drugs	Any claim caused by your past or present use or abuse of drugs, solvents or alcohol. Please read the 'General Exceptions applying to this policy' section in the policy.
Hazardous activities	Any claim caused by you taking part in a hazardous activity ('Definition of Words' section in the policy) unless an additional premium has been paid and the policy endorsed. Hazardous activities include competitive events, sports, pastimes and any other activity that requires skill and involves increased risk of injury. (If you are unsure prior to travel, if your activity is covered by this policy, please telephone us for advice).
In-patient Treatment / Follow up Treatment	There is no cover for in-patient treatment or where you are required to have more than 1 follow up consultation and/or treatment or more than 3 physiotherapy sessions that have not been notified to the 24 hour Emergency Assistance Service. Read 'If you need Emergency Medical Assistance Abroad' section in the policy and see 24 Hour Assistance section heading above.
Manual work	There is no cover for any claim arising from any manual work (unless part of your ski representatives/chalet staff duties - if you are unsure prior to travel if your type of work is covered please telephone us for advice), or any liability arising from your trade business or profession. Please read 'General Exceptions applying to this policy' in the policy.
Terrorism, war, civil disorder	The policy does not cover claims arising from terrorism, war, civil disorder or fear of any of these. Please read 'General Exceptions applying to this policy' in the policy.
Proof of claim	If you have to make a claim under any section of these policies it is for you to produce sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim Read the sections in the policies headed "What you need to do if you wish to make a claim under this section of the policy:"
Personal Liability	There is no cover for claims arising from ownership, possession, control of or use of any mechanically propelled vehicles, aircraft, motorised skis, motorised waterborne craft or sailing vessel or animals, land or buildings other than your trip accommodation or caused by your profession, any member of your family, or deliberate act or omission by you; or any liability arising from your trade business or profession. Please read Section 2 Personal Liability and 'What is not covered under this section.'
Subrogation and contribution	We reserve the right to ask for a contribution from any other relevant insurances you may hold and to take legal action in your name to recover losses against any third party.

REPSKI OPTIONAL INSURANCE

Additional insurance cover for the season available for Medi-Card Insurance holders.

Travelling out for the Season? Not taken out our additional cover. Includes such as baggage, money, personal accident? Why not enquire about our "Repski Optional" Insurance? Especially arranged by Fogg Travel in association with the MEDI-CARD Insurance cover. Repski optional provides you cover for the season but no later than an end date of **31 May 2015**.

IMPORTANT NOTE

Repski Optional can only be purchased prior to departure from the United Kingdom.

FURTHER DETAILS ARE AVAILABLE UPON REQUEST FROM
FOGG TRAVEL INSURANCE SERVICES LTD. TEL: 01623 631331 – CHOOSE RETAIL OPTION.