

Policy Summary - Gowers Tours including Ski Single trip travel insurance – for 2018 and 2017.18 departures

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

This insurance is Single Trip cover and under cover under A. Pre-Travel Policy, is valid from the date of purchase until you leave home at the start of your trip. The cover under the B. Travel 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. This insurance is arranged for departures between 1st September 2017 and 31st December 2018 and for winter sports trips between 1st November 2017 and 31st May 2018.

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 costs are likely to exceed £500 because of any illness or injury because of any illness or injury. We provide a 24 hour multi-lingual emergency service, 365 days per year and can be contacted by telephone : Emergency Tel. No. (+44) 20 7118 1444. You will need to quote your scheme name quoting **FOGG – GOWER TOURS** and for winters sport trips with **GOWER TOURS SKI** - your Fogg Travel Medi-card number.

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:

A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excess - Under 19's	Excess - 19's and over
1. Cancellation / Loss of deposit	up to £3,000	£50/£20	£50/£20
Delay abandonment	up to £3,000	£50	£50

B. TRAVEL POLICY

Policy section	Maximum benefit	Excess	
1. Personal possessions (under 16's limit)	up to £1,500 (£1,000)	£50	£50
Single article limit / Valuables limit	up to £250 / up to £250		
School property+	up to £500	£50	£50
Delayed possessions	up to £100	Nil	Nil
2. Personal money (under 16's)	up to £250 (£150)	£50	£50
Cash limit (under 16's)	up to £200 (£100)		
Party leader student money+	up to £1,000	£50	£50
Party leader emergency funds+	up to £500	£50	£50
Loss of travel documents	up to £250	Nil	Nil
3. Emergency medical expenses (United Kingdom trips limit)	up to £5,000,000 (£1,000)	Nil	£50
4. Curtailment	up to £3,000	£50	£50
5. Personal liability	up to £2,000,000	£50*	£50*
6. Organisers liability+	up to £5,000,000	£50*	£50*
7. Organisers expenses+	up to £100	Nil	Nil
8. Personal accident	up to £20,000**	Nil	Nil
9. Legal advice and expenses	up to £10,000	£200	£200
10. Winter sports^			
Piste closure (valid only between 15 December and 30 April)	up to £150	Nil	Nil
Ski equipment (including hired)	up to £700	£50	£75
Single/set limit	up to £500	Nil	Nil
Ski hire equipment charges	up to £100	Nil	Nil
Ski pack	up to £250	Nil	Nil

* increased to £200 in respect of rented property damage only.

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

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

^ only applicable PROVIDED THAT you are on a winter sports trip organised by GOWER

TOURS SKI and having been declared to us by GOWER TOURS SKI as having winter sports insurance.

COVER PROVIDED FOR GOWER TOURS

Policy section	Maximum benefit	Excess - Under 18s	Excess - 18's and over
11. Departure arrival	up to £60	Nil	Nil
Additional travel expenses	up to £60	Nil	Nil

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 should notify **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 name quoting **GOWER TOURS**.

Referral Helpline...

At the time of Booking : If you have a pre-existing health condition and need to make a health declaration and/or declare any relevant information please refer to your policy and "Disclosure of Pre-existing Health Conditions" under the Pre-Travel policy – a **Referral should be completed at the time of booking / insurance issue** (whichever is the later) or as soon as possible thereafter for a decision on cover and includes that of any close relative on whom the travel plans depend, even if not travelling. **Age exemptions apply to certain age groups travelling in the United Kingdom or Europe.**

After Booking : **Applicable to any age or destination** - If after booking / insurance issue (whichever is the later) but prior to departure there is any new medical condition or change in medical condition or ongoing medication please refer to your policy and the 'New medical condition or change in medical condition or ongoing medication' section under the Travel policy - a **Referral should be completed as soon as possible at the time of the new event or new diagnosis** for a decision on cover, and again includes that of any close relative, even if not travelling.

You should contact the Referral Helpline on telephone number 01623 635958 during office hours Monday to Friday, 9am to 5pm quoting **GOWER TOURS** scheme. **Please also refer to Significant Limitations, Conditions and Exclusions section of this document and Pre-existing Medical Conditions.**

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 months. Please read Definition of Words section in the policy – Home, Resident, Insured-person/you/you.
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.
Policy Limits	Most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits e.g.: for any one item, or for valuables in total. Please read Section B1 Personal Possessions, B2 Personal Money, B3 Emergency Medical Expenses, Section B8 Personal Accident, Section B10 Winter sports.
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 B3 - Emergency Medical 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.
Winter sports	Winters sports cover only applies if your trip is a pre-arranged winter sports trip organised by ARDMORE SKI and you have paid the appropriate winter sports travel insurance premium. Please read Section B10 Winter sports for additional winter sports cover details and Definitions of Words section and Sports and Activities cover (winter sports option) section of the policy.
Age Restrictions	Cover is available for persons under 85 years at the date of departure. The duration is reduced to 31 days if you are aged between 65 and 75 and to 24 days if you are 75 to 84 years at the date of departure.
In-patient Treatment	There is no cover for in-patient treatment that has 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.
Pre-existing medical conditions:	Your policy may not cover claims arising from your pre-existing medical conditions, or any condition where medication has been changed, so you need to tell the Referral Helpline of anything you know that is likely to affect our acceptance of your cover. There is no cover for any claim connected to any pre-existing medical condition or any condition where medication has been changed, unless this has been declared and agreed in writing by the Referral Helpline - see below for any applicable age exemption. There is however, no cover for any condition awaiting and/or receiving treatment or investigation or for any terminal condition. <ul style="list-style-type: none"> If you have ever had a heart or circulatory condition, any type of diabetes, a stroke, breathing problems/conditions (such as asthma), high blood pressure, any form of cancer, any psychological conditions 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 Non traveller's health : The above also applies to, and includes anything concerning your close relative or close business associate on whom the travel plans may depend, even when not travelling. If you are travelling as part of a school party group or youth group and in full time school education you need only phone our Referral Helpline with reference to the above if you are 19 or over travelling anywhere, or you are under 19 travelling outside Europe. Age exemption : Persons <u>under 19</u> in full time school education, travelling as part of a school party or youth group do not need to make a declaration if travelling in Europe. For any age or destination (including school organised trips): We require you to notify the Referral Helpline if your health or your ongoing medication changes or if you have had a new diagnosis between the date the policy was bought and the date of travel, and includes that of any close relative or close business associate. If when you buy this policy you are aware of anyone or anything that could increase the risk or result in a claim you must tell us. If you do not tell us, your policy may not cover you, and might be invalidated altogether. We reserve the right to charge an increased premium, decline, withdraw cover or increase the policy excess as well as cancel or restrict cover for any person. Please read Disclosure of Pre-existing Health Conditions section, New Medical Condition or Change in Medical Condition or Ongoing Medication sections and Definition of Words section in the policy for full details.
Changes in health or medication after booking - for all persons :	
Alcohol or Drugs	There is no cover for any claim caused by your past or present use or abuse of drugs, solvents or alcohol.
Hazardous activities	Any claim caused by you taking part in a hazardous activity (as defined in the policy except where forming part of the published tour operator programme or where the sport or activity is listed under the Sports and Activities Cover section of the policy and/or 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).
Terrorism, war, civil disorder	The policy does not cover claims arising from terrorism, war, civil disorder or fear of any of these.
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. For eg. Police, reps report confirming the loss, theft, damage or written medical confirmation confirming the need to curtail your holiday. Please also see the 'If you need Emergency Medical Assistance Abroad' Section headed in the policy, and see 24 hour Assistance heading above. Read the sections in the policy and under the headings "What you need to do if you wish to make a claim under this section of the policy:"
Property Claims	These are settled on an indemnity basis (initial purchase price less a deduction for age, wear and tear) – not on a "new for old" or replacement cost basis. Ski Equipment is based on a percentage scale dependant on the age. Claims will not be considered unless substantiated by proof of purchase or existing valuation for any item, pair or set above £50. You should note that there is no cover for items such as mobile telephones and all accessories, and cover for 'valuables', for e.g. photographic, ipods, mp3 players, ipads, tablets and jewellery including musical instruments is limited. Read Section B1 – Personal Possessions and B10 Winter sports (ski equipment) in the policy headed 'What is not covered' and "What you need to do if you wish to make a claim under that section of the policy:"
Musical instruments	Musical instruments are included in the 'valuables' definition of the policy. Cover is limited. Please note damage or breakage of musical instruments is not included. Read Section B1 – Personal Possessions in the policy headed 'What is not covered'.
Unattended	There is no cover for Valuables, Personal Money (including Student Money, Emergency Funds) left unattended, carried in suitcases or similar containers when left unattended. Personal Possessions are not covered if left unattended from your personal trip accommodation. Certain exceptions apply. Read Section B1 Personal Possessions, Section B2 Personal Money in the policy headed 'What is not covered' and Definitions section in the policy under Valuables, Personal Possessions, Personal Money.
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.
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.

Legal Advice

Should you have an accident abroad and require legal advice this is available through: Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ telephone: 0161 228 3851 or fax: 0161 909 4444. They will arrange for up to thirty minutes of advice to be given to you by a lawyer. You cannot use this service to sue a member of your family, the tour operator, the insurer or anyone acting as their agent.

Complaints

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

- 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
- 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, 1 Tower View, Kings Hill, West Malling, ME19 4UY who will review the claims office decision.
- If you are still not satisfied with the outcome you may ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR, telephone advice line is 0800 023 4567 or visit www.financial-ombudsman.org.uk

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.

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.