



Arranged by:
Fogg Travel Insurance Services Ltd
 Crow Hill Drive, Mansfield, Notts. NG19 7AE
 Tel: 01623 631331 Fax: 01623 420450

Underwritten by:
Union Reiseversicherung AG

**Master Policy No.
 WSNFO40123-14 B**

WINTER SPORTS INSURANCE

FOR TEAM MEMBERS, COACHES AND OFFICIALS OF SNOWSPORTGB

POLICY INFORMATION

This travel insurance gives details of cover specially arranged for team members, coaches and officials of the SNOWSPORT GB under master policy number **WSNFO40123-14 B** through Fogg Travel Insurance Services Limited and insured by Union Reiseversicherung AG. This insurance wording is a copy of the master policy and is subject to the terms, conditions and exclusions of the master policy.

The master policy is held by SnowsportGB.

In the event of any dispute the terms and conditions of the master policy alone shall prevail.

PERIOD OF INSURANCE

1ST SEPTEMBER 2008 TO 31ST AUGUST 2009

THE INSURED PERSON

Each Person whose name has been advised to the Insurers by the Insured (SNOWSPORTGB) and to whom a Fogg Travel Medi-Card has been (or is to be) issued.

SUMMARY OF POLICY COVER

Policy section	Maximum benefit	Excesses
1. Emergency medical expenses Hospital benefit	up to £5,000,000 up to £300 @ £20 per day (See note 1)	£50 Nil
2. Personal liability	up to £2,000,000	£50**
3. Personal accident	up to £10,000 (See note 2)	Nil
4. Missed departure	up to £500	£50
FOLLOWING COVER ONLY APPLICABLE AS PER LIST OF NAMES ADVISED BY SNOWSPORT GB:		
5. Personal possessions	up to £1,250	£50
Single article/valuable limit	up to £250	
Ski equipment	up to £700	£50
Single/set limit	up to £500	
Hired skis	up to £400	
6. Personal money	up to £500	£50
Cash limit	up to £300	
Loss of travel documents	up to £200	£50

** increased to £250 in respect of rented property damage only.

Note 1. Your policy does not provide cover for re-occurring or **pre-existing health conditions**. If you have **ever** had an injury or 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 **Travellers HealthCheck** quoting **SNOWSPORTGB** on 08451 300 430 to see if cover is available. We will confirm any special terms in writing.
You must also tell us if your health or medication changes between buying this policy and travelling.

Note 2. Cover for accidental death is reduced to **£1,000** if you are under **16** years of age (Nil if 65 or over). The benefit for inability to work does not apply if you are **65** and over.

AGE LIMITS

This insurance is not valid in respect of persons over the age of **65** years at the date of departure.

GEOGRAPHICAL AREAS

Worldwide *including* the United States of America, Canada.

HOW YOUR POLICY WORKS

Your policy shows details of 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 insurance 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 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**.

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** and ends on **your return home** or expiry of the policy, whichever is the first. No further **trips** are covered by this policy.

The cover operates only where all of the following conditions are satisfied:-

- (a) all of the persons entitled to benefit under this policy have been declared to the Insurers by Snowsport GB and are normally resident in **your home** at the date of issue of the policy; and
- (b) it is a round **trip** commencing in and returning to **your home** during the period of insurance.

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**.

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 the relevant claim form required or alternatively **you** can contact:

Fogg Travel Insurance Services Limited Crow Hill Drive, Mansfield, Notts. NG19 7AE
on telephone : 01623 631331 or by email to claims@foggtravelinsurance.com

in all circumstances **you** should quote **SNOWSPORTGB**, 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 certificate of insurance 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) 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.

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.

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 injury in the last 2 years
 - 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 few years - have **you**, or anyone who is travelling with **you**, been treated for any serious or re-occurring medical condition, including injury, 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 **Travellers HealthCheck** quoting **SNOWSPORTGB** on 08451 300 430. This will be charged as a local call from wherever **you** are calling in the **United Kingdom**. 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

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

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.

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 **Travellers HealthCheck** quoting **SNOWSPORTGB** on 08451 300 340 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.

IMPORTANT ADVICE

1. Whilst skiing is fun, there are still rules and regulations which apply - **you** can be prosecuted for behaving in a reckless or dangerous manner. The guidelines are the FIS rules - **you** should read and understand them before **you** ski - following them will help **your** enjoyment.
2. If **you** are not skiing with an instructor or guide, check that the area and the snow **you** wish to ski is suitable for a skier at **your** level - get advice from the local ski school. Never ski in closed areas - it may be there is an avalanche around the corner - or perhaps the mountain just comes to an end!
3. Whilst skis left outside bars and the like are covered in the event of theft, 'mix 'n match' them - thieves only take pairs! Do not leave other property **unattended** except in **your** hotel room.

OFF PISTE COVER

Off piste skiing is included provided **you** act reasonably and do not ski in a closed or avalanche risk area. If not skiing with a guide or instructor, always check that the area is suitable for a skier at **your** level.

USE AN EHIC - NIL EXCESS IF MEDICAL COSTS ARE REDUCED

Avoid paying the excess - travellers to European Union countries 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.dh.gov.uk/travellers - 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.

FOGG TRAVEL MEDI-CARD

Medical claims - Production of **your** Fogg Travel MEDI-CARD will mean that any rescue, transport or medical service subscribing to the scheme will make no charge to **you** for their service but will bill **us** direct - the policy excess is, however, payable to the doctor at the time of treatment. In the event of difficulty **you** should contact the emergency medical assistance service immediately. **You** will be given a form by the medical/rescue service whenever the Fogg Travel MEDI-CARD is used - this form should be sent to Fogg Travel Insurance Services together with any ancillary pharmaceutical bills and the like at the end of **your** trip to obtain reimbursement of those costs incurred where **you** have made payment.

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD:

Contact the 24 hour emergency medical assistance service:

FOGG ASSIST

Telephone No : (44) 845 658 9899 Fax No : (44) 20 7928 4748

Our appointed emergency medical assistance service is operated **24** hours a day and **365** days a year for **your** benefit. If **you** are admitted to a hospital or clinic as an in-patient **our** emergency medical assistance service must be notified as soon as it is practical to do so, and at the latest within **48** hours of **your** admission. In order to confirm that **you** are insured **your** treating doctor or physician should contact the emergency medical assistance service to advise **your** condition so that approval of treatment and payment of medical bills can be given. **Our** appointed emergency medical assistance service has experienced multi-lingual co-ordinators to take **your** calls and to allow them to deal with **your** case quickly, please make sure **you** have this insurance policy and all other relevant information with **you**. After consultation with **your** treating doctor or physician, they will decide the most suitable, practical and reasonable solution to **your** problem, based upon the medical criteria. If adequate treatment is not available locally, it may be decided that repatriation by regular airline service, air or road ambulance is the best option, but only provided **your** treating doctor and **our** chief medical officer confirm **your** fitness to travel.

You should advise them that **you** are insured under the scheme **SNOWSPORTGB** through URV and have the following information ready to advise:

- A contact telephone number
- Name and age of patient
- Location of hospital and doctor's telephone number
- The medical problem

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.

Hazardous activity - means racing (other than on foot), including any form of ski racing, competition or training therefore, ski jumping, ski flying, ski acrobatics, stunting, bob sleighing or skeletoning (unless the activity is being carried out as part of your duties with SNOWSPORTGB); heliskiing (unless the helicopter lands at a designated site to allow **you** to disembark), mountaineering (requiring the use of ropes and/or guides), pot-holing, 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. If **you** are taking part in any sport not listed above please contact **us** to ensure **you** are covered.

Home - means **your** normal place of residence in the **United Kingdom** or the **home country** where **you** reside.

Home country – means the **United Kingdom** or the country where you reside and have your main **home**.

Insured-person/you/your - means any person declared by the Snowsport GB to Fogg Travel Insurance Services Limited and for whom a Fogg Travel Medi-Card has been or will be issued.

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 the **United Kingdom** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom**.

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

Manual labour – means work involving the lifting or carrying of heavy items, work at a higher level than two storeys or any form of work underground.

Pair or set - means two or more items of **personal possessions** that are complementary 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).

Pre-existing health condition – means 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.

Ski equipment - means skis, snowboards, sticks, bindings, boots.

Travel documents – means current passports, valid visas, travel tickets and European Health Insurance Card EHIC and form E112.

Trip - means a journey that begins when **you** leave **home** to travel to **your** resort at the start of the season or contract and ends on **your** return to either (i) **your home** on completion of the season or contract as specified but not exceed the period stated in the schedule, **or** (ii) a hospital or nursing home in the **United Kingdom** following **your** repatriation, both during the period of insurance. Any subsequent journey that starts after **you** have returned **home** or to a hospital or nursing home (as described above) is not covered. In any event cover will commence no more than **24** hours prior to the booked departure time from **your home** and will cease no more than **24** hours after the booked return to **your home**.

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 - means England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man.

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television and telecommunications equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, 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 and ice skating.

POLICY EXCESSES APPLICABLE TO THIS POLICY

Applicable to sections 1 - Emergency medical expenses, 2 - Personal liability, 4 – Missed departure, 5- Personal possessions, 6 - Personal money 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 **1** 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 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 insurance are dependent on **you**:

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom** or **your home country**.
- (b) taking all possible care to safeguard against accident, injury, loss or damage *as if **you** had no insurance cover*.
- (c) producing **your** Medi-Card confirming **you** are insured before a claim is admitted.
- (d) 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.
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (f) 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).
- (g) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (h) 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.
- (i) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (j) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.

- (k) not requiring insurance for any health condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (l) 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.
- (m) disclosing all **material facts** as soon as possible after the policy is issued.
- (n) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.
- (o) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (p) not admitting liability for any event or offering to make any payment without **our** prior written consent.
- (q) accepting that **your** policy cannot be extended once it has expired.

In respect of sections 5 - Personal possessions, and 6 - Personal money only.

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

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) 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.
- (c) 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.
- (d) 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.
- (e) 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** requirement, 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.
- (f) 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.
- (g) not make any payment for any event that is covered by another insurance policy.
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.
- (i) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (j) settle all claims under the Law the **United Kingdom** unless **we** agree otherwise with **you**.

GENERAL EXCEPTIONS APPLICABLE TO THIS 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** unless the activity is being carried out as part of **your** duties with SNOWSPORTGB.
- (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 few years or for which **you** are awaiting or receiving treatment or under investigation 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.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other consequential loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.
- (3) any consequential loss unless it is specified in the policy.
- (4) **your** carriers refusal to allow **you** to travel for whatever reason.
- (5) **you** if **you** are aged **65** or over.

SECTION 1 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

Please note : If you are admitted to hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible. Please see "If you need emergency medical assistance Abroad" section for details.

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 costs and repatriation costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** or to travel with **you**
 - (iii) charges following **your** death outside **your home country** for :
 - your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£1,500**, plus the cost of returning **your** ashes **home** or the return of **your** body to **your home**
- (b) up to **£250** to cover emergency dental treatment only to cure sudden pain.
- (c) **£20** for each full day 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) above.

For each insured-person this insurance will not cover:

- 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**.
 - **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** unless the activity is being carried out as part of **your** duties with SNOWSPORTGB.
 - pregnancy or childbirth where the pregnancy was over **28** weeks.

- (a) & (b) the first **£50** of each and every incident giving rise to a claim 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**.
- 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 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 private treatment where adequate state facilities are available.
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
 - 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.
- (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 the **United Kingdom**.
 - 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)(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**

NOTE:

If travelling within Europe you should carry a valid European Health Insurance Card (EHIC), and use this 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 are given separately above.
- for non-emergency cases, visits to doctors, hospital outpatients, or pharmacies costs **you** incur **you** must keep all receipts accounts and medical certificates.
- Production of **your** Fogg Travel MEDI-CARD will mean that any rescue, transport or medical service subscribing to the scheme will make no charge to **you** for their service but will bill Fogg Travel direct - the policy excess is, however, payable to the doctor at the time of treatment. In the event of difficulty **you** should contact the emergency medical assistance service immediately. **You** will be given a form by the medical/rescue service whenever the Fogg Travel MEDI-CARD is used - this form should be sent to Fogg Travel Insurance Services Limited together with any ancillary pharmaceutical bills and the like and policy excess receipt at the end of **your trip** to obtain reimbursement of those costs incurred (less the policy excess) where **you** have made payment. Please see "**what to do in the case of a medical emergency abroad**" section for cases involving more than simple outpatient treatment.

SECTION 2 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to **£2,000,000**, 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:

- (a) injury, illness or disease of any person.
- (b) 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.
- (c) 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.
 - 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.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

(a) & (b) the first **£50** in respect of each and every event that causes a claim.

(c) the first **£250** 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

SECTION 3 - 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
(a) death	£10,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£10,000
(c) permanent and total disablement from engaging in paid employment or paid occupations of <u>any and every</u> kind	£10,000

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**.
 - **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** unless the activity is being carried out as part of **your** duties with SNOWSPORTGB.
 - more than one of the benefits that is a result of the same injury.
- (a) more than **£1,000** death payment when **your** age is under sixteen (**16**) years at the time of the incident
- (a) & (c) any payment when **your** age is sixty-five (**65**) 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 4 - MISSED DEPARTURE

For each insured-person this insurance will pay :

up to **£500** for alternative transport and additional overnight accommodation to get **you** to **your** destination

- (a) if the car in which **you** are travelling becomes undrivable due to mechanical failure or being involved in an accident on **your way to your international departure point or**
 - (b) **your public transport** is delayed
- preventing **you** from getting to **your international departure point** in time to check in.

You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
- 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 claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
- any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

**COVER ONLY PROVIDED UNDER SECTIONS 5 & 6 BELOW
AS PER THE LIST OF NAMES ADVISED TO THE INSURERS BY THE INSURED.**

SECTION 5 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

- (a) up to a total of **£1,250** 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) up to a total of **£700** for **your own ski equipment** 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, as shown under **For each insured-person this insurance will not cover**
 - or* (ii) the market value of the item, allowing for age, wear and tear as shown under **For each insured-person this insurance will not cover**, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (c) up to a total of **£400** for hired **ski equipment** 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, as shown under **For each insured-person this insurance will not cover**
 - or* (ii) the market value of the item, allowing for age, wear and tear as shown under **For each insured-person this insurance will not cover**, to cover items that are stolen, permanently lost or destroyed whilst on your trip.

For each insured-person this insurance will not cover:

- the first **£50** of each and every incident giving rise to a claim.
 - 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 and telecommunications 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 (other than **ski equipment** as defined).
 - any items more specifically insured elsewhere.
- (a) - 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.
 - 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
- (b) - more than **£500** for any single item, pair or set.
- we will not pay:
 - more than **60%** of the original purchase price for skis over six months old and less than one year old.
 - more than **50%** of the original purchase price for skis over one year old and less than two years old.
 - more than **40%** of the original purchase price for skis over two years old and less than three years old.
 - more than **25%** of the original purchase price for skis over three years old and less than five years old.
- (b) & (c) any item more than **5** years old.
- loss or damage due to dents or defacement of **ski equipment**.
 - cleaning, repairing or restoring of **ski equipment**.
 - loss of **ski equipment** from an **unattended** vehicle.

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.
- 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** representative or hotel/apartment manager wherever appropriate.

SECTION 6 - PERSONAL MONEY

For each insured-person this insurance will pay:

(a) up to **£500** for the loss or theft of **your personal money** during **your trip**.

(b) 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 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, 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** 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.
- more than the unused portion of **your** passport.
- (a) more than **£300** in total in cash or currency, whether solely or jointly owned.
- (a) & (b) the first **£50** of each and every incident giving rise to a claim.
- (b) 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 or visa.
 - 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** UK 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.

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