

Psychological Conditions	There is no cover for previously diagnosed stress, anxiety, depression, eating disorders, mental instability or any condition requiring psychiatric care.
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. 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 trip. Please also see the 'If you need Emergency Medical Assistance Abroad' Section headed in the policy, and see 24 hour Assistance heading on the first page of this Policy Summary. 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 for items belonging to you (or a member of your family). Claims will not be considered unless substantiated by proof of purchase or existing valuation for any item, pair or set above £50. Read Section B2 – Personal Possessions 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."
High Value Items	This 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. There is a maximum amount you can claim for each individual item and Valuables combined, and these are shown under Section B2 Personal Possessions in the policy and under the Summary of Cover of this Policy Summary.
Loss of Travel Documents	This policy provides cover for costs necessarily incurred to obtain replacement travel documents for eg transport costs, accommodation costs, but does not provide cover for the actual cost to replace the documents.
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 B2 Personal Possessions and Section B3 Personal Money in the policy headed 'What is not covered' and Definitions section in the policy under Valuables, Personal Possessions and 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. Please read the policy under Section B6 Personal Liability, 'For each insured-person this insurance will not cover'
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.

**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.

**POLICY WORDING**

The policy wording can be viewed and printed at any time by any one who wishes to see the full terms at [www.pgl.co.uk](http://www.pgl.co.uk) then following the useful downloads insurance policy link.

**Policy Summary – 2011/2012 PGL Ski Single trip travel insurance**

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 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 travel insurance is arranged for PGL by Fogg Travel Insurance Services Limited (Fogg), who is authorised and regulated by the Financial Services Authority and whose FSA registered number is 307304. This can be checked at [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register). A copy of the policy wording is held by Fogg. This insurance is underwritten by Union Reiseversicherung AG (URV), UK Branch who are authorised in Germany by BaFin, and regulated by the Financial Services Authority (FSA). PGL Travel Limited is an Appointed Representative of Fogg Travel Insurance Services Limited. This insurance is Single Trip cover and 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 1<sup>st</sup> October 2011 and 30<sup>th</sup> September 2012.

**Your right to cancel**

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, you do not intend to make any claim and you return your policy prior to your departure date.

**24 Hour Assistance**

We want to take all the worry out of your trip 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. 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 Fax. (+44) 20 7407 9206 You will need to quote PGL Ski. Please refer to the 'If you need Emergency Medical Assistance Abroad' Section of the policy for full details.

**Referral Helpline**

If you need to make a medical declaration and/or material fact please refer to your policy and "Disclosure of Material Facts and Pre-existing Health Conditions" under the pre-travel policy and 'Change in Medical Condition or Ongoing Medication' under the travel policy. You should contact the Referral Helpline on telephone number 0845 1300 198 during office hours Monday to Friday, 9am to 5pm and quote scheme name PGL Ski.

**Legal Advice**

Should you have an accident abroad and require legal advice this is available through Pannone LLP, 123 Deansgate, Manchester, M3 2BU 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.

**Claims**

If you require a claim form please visit [www.foggtravelinsurance.com](http://www.foggtravelinsurance.com) and click on claim forms or by email: [claims@foggtravelinsurance.com](mailto: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 on telephone: 01623 631331. In all circumstances you should quote PGL Ski.

**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

**Complaints**

We aim to give you a first class service and to meet any valid claims covered by these policies honestly, fairly and promptly. If you are not happy with our service or wish to complain about your insurance policy please write in the first instance to:

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:

- (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.
- (ii) If your complaint cannot be resolved you may ask the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR to review your case. Their telephone number is 0845 080 1800

## Significant Features and Benefits

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

### A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excesses applicable - under 18 years	Excesses applicable - 18 years & over
1. Cancellation	up to £1,000	£20	£35
Loss of deposit	up to £1,000	£10	£10

### B. TRAVEL POLICY

Policy section	Maximum benefit	Excesses applicable - under 18 years	Excesses applicable - 18 years & over
1. Departure delay (first full 12 hrs £20/subsequent full 12 hrs £10)	up to £100	Nil	Nil
Delay abandonment – after 24 hours delay	up to £1,000	£20	£35
Delayed Arrival (first full 12 hrs £20/subsequent full 12 hrs £10)	up to £50	Nil	Nil
2. Personal possessions	up to £1,500	£20	£35
Single article limit	up to £250		
Valuable limit	up to £250		
School property	up to £1,000	Nil	Nil
Delayed possessions	up to £100	Nil	Nil
Ski equipment	up to £350	£20	£35
Hired skis	up to £250		
Under 16 years limit	up to £150		
Ski equipment hire charges	up to £150	Nil	Nil
3. Personal money	up to £200	£20	£35
Under 16 years limit	up to £100		
Party leader	up to £1,000	£20	£35
Cash limit	up to £500		
Loss of travel documents	up to £200	Nil	Nil
4. Emergency medical expenses	up to £5,000,000	Nil	£35
Area 1 Limit (United Kingdom)	up to £10,000	Nil	£35
Unused ski pack	up to £240	Nil	Nil
Hospital benefit @ £10 per day	up to £200	Nil	Nil
5. Curtailment	up to £1,000	£20	£35
6. Personal liability	up to £1,000,000	£35*	£35*
7. Organisers expenses	up to £100	Nil	Nil
8. Organisers liability	up to £5,000,000	£35	£35**
9. Personal accident	Disability/Injury Benefit Payable	Nil	Nil
1 Death	£25,000		
2a Total loss of sight	£25,000		
2b Loss of either whole arm or whole hand or thumb	£9,000		
index finger	£3,000		
any other finger	£2,250		
2c Loss of either whole leg or whole foot or big toe	£900		
any other toe	£7,500		
2d Loss of either hearing in one ear or hearing in both ears	£750		
£450			
£1,500			
3 Permanent Total Disability	£6,000		
	£25,000		
10. Legal advice and expenses	up to £5,000	£100	£100

\* in respect of rented property damage only. Nil any other claims

\*\* increased to £100 in respect of property damage.

## 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 lived in the United Kingdom or the Channel Islands for at least 6 months in the last 12 months. Please read the Definitions section in the policy – Resident, Home and Home Country.
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. Read Section B1 Departure Delay, Section B2 Personal Possessions, Section B3 Personal Money, Section B4 Emergency Medical Expenses, Section B9 Personal Accident of the policy for full details.
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 B4 Emergency Medical Expenses your excess will reduce to Nil if you save the Insurer money by using an European Health Insurance Card (EHIC) at a hospital and/or with a registered doctor.
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 up 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 on the first page of this Policy Summary.
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 unless you are under 18 travelling within Europe.  <ul style="list-style-type: none"> <li>• If you have ever had a heart condition, diabetes, a stroke, breathing problems, high blood pressure, or have been referred to a specialist or treated as an in patient in the last two years and do not notify or declare that fact to the Referral Helpline we reserve the right to refuse any claim on your policy.</li> <li>• <b>Persons under 18 travelling do not need to make a declaration if travelling in Europe.</b></li> <li>• <b>You need only contact the Referral Helpline if you are 18 years and over travelling anywhere or under 18 years travelling Worldwide.</b></li> <li>• You must also tell us if your health or medication changes between buying this policy and travelling.</li> <li>• This includes anything concerning your close relative or close business associate on whom the travel plans may depend.</li> </ul> <p>Please read Disclosure of Material Facts and Pre-existing Health Conditions section and Definition of Words section in the policy for full details.</p>
Required Disclosure Material Facts	We reserve the right to refuse a claim where you have not informed us of a material fact. A material fact is a piece of important information that would affect the likelihood of a claim under your policies.  We require you to notify the Referral Helpline if you have ever had ( <b>and this includes anything concerning your close relative or close business associate on whom the travel plans may depend</b> ):- Any form of cancer Any heart or circulatory condition A stroke or high blood pressure Any breathing condition ( such as asthma) any type of diabetes Please read Definition of Words section, and Disclosure of Material Facts and Pre-existing Health Conditions section in the policy. Your failure to disclose any material fact may mean that your policy will not cover you and it may invalidate it altogether.