

Some important facts about your Rhapsody Tours travel insurance are summarised below and overleaf.

This summary does not describe all the terms and conditions of your policy so 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, 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/register. A copy of the policy wording is held by them. This insurance is underwritten by Union Reiseversicherung AG, UK Branch and who are authorised in Germany by BaFin and regulated by the Financial Services Authority.

The 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.

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.

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 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 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 your scheme name.

Summary of main 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	Excesses
1. Cancellation	up to £3,000	£25*
Loss of deposit	up to £3,000	£20

B. TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Departure delay/arrival	up to £100	Nil
Delay abandonment	up to £3,000	£25*
Missed departure	up to £500	Nil
2. Personal possessions	up to £1,000	£25*
Single article/valuable limit	up to £250	
School property	up to £500	£50
Delayed possessions	up to £100	Nil
3. Personal money	up to £500	£25*
Cash limit	up to £200	
Party leader	up to £1,000	£50
4. Emergency medical expenses	up to £5,000,000	£25*
Hospital benefit @ £20 per day	up to £500	Nil
5. Curtailment	up to £3,000	£25*
6. Personal liability	up to £2,000,000	£50**
7. Organisers liability +	up to £5,000,000	£250
8. Organisers expenses +	up to £100	Nil
9. Personal accident	Up to £25,000***	Nil
10. Legal advice and expenses	up to £5,000	£250

* increased to £50 in respect of persons aged 16 and over.

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

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

+ applicable to School trips only

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 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.

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.

Main Conditions...

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 for at least 6 months in the last 12 months
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.
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 the emergency medical section your excess will reduce to Nil if you save money by using an 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. 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.
Pregnancy	There is no cover if your pregnancy would have been over 28 weeks at start of trip or you were pregnant at the time you purchased the policies.
Pre-existing medical 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 This includes anything concerning your close relative or close business associate on whom the travel plans may depend. You need only contact the Referral Helpline if you are over 16 years travelling anywhere or under 16 years travelling Worldwide. Persons under 16 travelling do not need to make a declaration if travelling in Europe.
Psychological conditions	There is no cover for stress, anxiety, depression, eating disorders 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
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 (this includes anything concerning your close relative or close business associate on whom the travel plans may depend) :- 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
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 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."
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.
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.

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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.

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 to 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) (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) to review your case.
Their address is South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone 0845 080 1800

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 up to 100% of the first £2,000 plus 90% of the remainder of the claim.

Law Applicable to the Insurance...

This insurance is governed by the law of England and Wales unless you and your insurers have agreed otherwise.