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Policy Summary - 2011.2012 Rhapsody Tours - 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, 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 Services Authority and whose FSA registered number is 307304. This can be checked at www.fsa.gov.uk/pages/register. 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 regulated by the Financial Services Authority. Rhapsody Tours Limited is an Appointed Representative of Fogg Travel Insurance Services Limited.
This insurance is Single Trip winter sports 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 15th November 2011 and 15th May 2012 under Master Policy number SJSRT40070-02 A & B.

Cancellation

If the terms of the policy are not suitable for your needs please inform Rhapsody Tours within 14 days of receipt of your insurance document provided no claims have been made, you intend to make any claim and that you return your policy prior to your departure date.

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 or 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 your scheme name RHAPSODY TOURS - SKI.

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	Excesses
1. Cancellation / Loss of deposit	up to £3,000	£35* / £10

B. TRAVEL POLICY

Policy section	Maximum benefit	Excesses
1. Delayed arrival	up to £100	Nil
Delay abandonment	up to £3,000	£35*
Missed departure	up to £500	Nil
2. Weather extension	Up to £500	Nil
3. Piste closure**	up to £200	Nil
4. Personal possessions	up to £1,000	£35*
Single article/valuable limits	up to £200	
School property	up to £500	£60
Delayed possessions	up to £100	Nil
Ski equipment (Hired skis limit)	up to £300 (£200)	£35*
Ski hire	up to £150	Nil
5. Personal money	up to £200	£35*
Party leader	up to £1,000	£60
Cash limit	up to £200	
6. Emergency medical expenses	up to £5,000,000	£35*
Unused ski pack	up to £150	Nil
Hospital benefit @ £15 per day	up to £300	Nil
7. Curtailment	up to £3,000	£20*
8. Personal liability	up to £2,000,000	£50***
9. Organisers liability	up to £5,000,000	£50
10. Organisers expenses	up to £100	Nil
11. Personal accident	Up to £25,000****	Nil
12. Legal advice and expenses	up to £5,000	£200

*** increased to £60 in respect of persons aged 16 and over.**
**** only valid between 1 December and 30 April**
***** increased to £250 in respect of rented property damage only.**
****** please see personal accident section of the policy for details of amount of payment.**

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 contact

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

When you notify a claim you will need to quote your scheme name – RHAPSODY TOURS - SKI.

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 'New Medical Condition or 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 quoting **RHAPSODY TOURS - SKI** scheme.

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 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 Delayed Arrival, B2 Weather Extension, B3 Piste Closure, B4 Personal Possessions, B5 Personal Money, B6 Emergency Medical Expenses, Section B11 Personal Accident.
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 B6 - Emergency Medical Expenses 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.
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. Please also see Required Disclosure of Material Facts below. • You need only contact the Referral Helpline If you are 16 years and over travelling anywhere or under 16 years in full time education travelling outside Europe. • Persons under 16 years do not need to make a declaration if travelling in Europe. • We require you to notify the Referral Helpline if your health or your ongoing medication changes or if you have had a new diagnosis (for any age or destination) between the date the policy was bought and the date of travel. Please read Disclosure of Material Facts and Pre-existing Health Conditions section, New medical condition or change in medical condition or ongoing medication section and Definition of Words section in the policy for full details.
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 any one who is travelling with you 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. This includes any pre-existing health conditions concerning any one who is travelling with you or your close relative or close business associate on whom the travel plans may depend. Please read Disclosure of Material Facts and Pre-existing Health Conditions section and Definition of Words section in the policy.
Hazardous activities	Any claim caused by you taking part in a hazardous activity (as defined in the policy). 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. Claims will not be considered unless substantiated by proof of purchase or existing valuation for any item, pair or set above £50. Read Section B4 – 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:"
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 B4 Personal Possessions and Section B5 Personal Money in the policy headed 'What is not covered' and Definitions section in the policy under Valuables, Personal Possessions, Ski Equipment 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.
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:

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 Farn, 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 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 agreed otherwise.