

Policy Summary - 2009 Real Travel Limited 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. You will not receive advice or recommendation from Real Travel Limited, Fogg or ETI relating to this travel insurance policy. You will need to make your own choice on how to proceed and if you do so what level of cover you require. Please take time to read the policy to make sure you understand the cover it provides. This statement does not constitute advice or a personal recommendation of this travel insurance.

Significant Features and Benefits Your policy will show the full cover provided, the following is a summary of the main benefits of the three levels of cover, Explorer, Adventure or Gap available, applicable to each Insured-person:

Policy Section	EXPLORER Maximum Benefit	ADVENTURE Maximum Benefit	GAP Maximum Benefit	Excess
A. Cancellation or Curtailment	£3,000	£3,000	£1,000	£75
B. Emergency medical expenses	£2,000,000	£2,000,000	£1,000,000	£75
Emergency Dental Treatment	£250	£250	not covered	Nil
Getting someone out to you	reasonable additional cost	reasonable additional cost	reasonable additional cost	Nil
Funeral Coasts Abroad	£2,000	£2,000	£2,000	Nil
Search and Rescue	£5,000	£5,000	£5,000	Nil
C. Personal Accident*	£15,000 (Death £5,000)	£10,000 (Death £5,000)	not covered	Nil
D. Missed Departure	£250	£250	£250	£75
E. Personal Baggage	£1,500	£1,500	£500	£75
Single Article limit	£200	£200	£200	
Valuable limit	£250	£250	£150	
F. Personal Money	£200	£200	not covered	£75
Loss of Travel Documents	£250	£250	£150	£75
G. Personal Liability	£1,000,000	£1,000,000	£1,000,000	£250
H. Legal advice and expenses	£10,000	£10,000	not covered	£250

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

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 with the exception of Legal Advice and Expenses is underwritten ETI – International Travel Protection, UK Branch and who are authorised in Germany by BaFin and regulated by the Financial Services Authority. Legal Expenses and advice cover is provided by DAS Legal Expenses Insurance Company Limited (DAS). Registered in England No 103274, Registered Office: DAS House, Quay Side, Temple Back, BS1 6NH and are authorised and regulated by the FSA. Real Travel Limited is an Appointed Representative of Fogg Travel Insurance Services Limited.

This insurance is Single trip cover. The cancellation cover is valid from the date of purchase until you leave home at the start of your trip. The remaining cover 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 insurances issued between 1st January 2009 and 31st December 2009 and for departures to 31st December 2010.

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, 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.

Referral Helpline

If you need to make a medical declaration and/or material fact please refer to your policy and "Pre-existing Medical Conditions" under the policy. You should contact the Referral Helpline on telephone number 0845 1300 198 during office hours Monday to Friday, 9am to 5pm.

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 or the Republic of Ireland.

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.

Legal Advice

Should you have an accident abroad and require legal advice this is available through:

DAS Legal Expenses Insurance Company Limited
telephone: 0117 934 2000

In connection with a Trip DAS will give an Insured Person confidential legal advice over the phone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

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

or print or complete a claim form online at
www.foggtravelinsurance.com
by clicking on claim forms.

When you notify a claim you will need to quote your scheme name.

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:

FOR SECTIONS A to G
Managing Director, Fogg Travel Insurance Services Limited,
Crow Hill Drive, Mansfield, Nottinghamshire NG19 7AE
Telephone 01623 631331 Fax 01623 420450
Email complaints@foggtravelinsurance.com
FOR SECTION G – LEGAL EXPENSES
Managing Director, DAS Legal Expenses Insurance Company Limited
DAS House, Quayside, Temple Back, Bristol, BS1 6NH
FOR ALL SECTIONS

If your complaint is not dealt with to your satisfaction by either of the Managing Directors as stated above, you have the right to refer any dispute to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0845 080 1800 Email: enquiries@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk but only if You have already referred the matter to ETI International Travel Protection or DAS Legal Expenses Insurance Company Limited for the relevant sections of the policy. We are bound by the Financial Ombudsman's decision, but You are not. It does not prejudice Your legal rights.

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 Republic of Ireland for at least 6 months in the last 12 months. Please read Definition of Words section in the policy – Home, Home Country, You/Your/Insured Person.
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 A Cancellation or Curtailment, Section B Emergency Medical Expenses, Section C Personal Accident, Section E Personal Baggage, Section F Personal Money.
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 B Emergency Medical Expenses your excess will reduce to Nil if you save the Insurer money by using a European Health Insurance Card (EHIC) at a hospital and/or with a registered doctor.
Age Restrictions	Cover is available for persons under 66 years at the date of departure, other than for the Gap cover which is only available for persons under 35 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 '24 Hour Medical Emergency Service' section in the policy and see 24 Hour Assistance section heading above.
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. We require you to notify the Referral Helpline if your health or your ongoing medication changes between the date the policy was bought and the date of travel.
Required Disclosure Material facts	We reserve the right to refuse a claim where you have not informed us of a material fact. This includes anything concerning your close relative or close business associate on whom the travel plans may depend. 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.
Psychological conditions	There is no cover for any form of psychological or psychiatric disorder, stress, anxiety, depression, mental instability or eating disorders diagnosed before applying for this insurance.
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). Hazardous activities include competitive events, sports, pastimes and any other activity that requires skill and involves increased risk of injury. The policy contains a list of sporting activities detailing what cover is provided. (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 E – Personal Baggage 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" Please refer to 'What is not covered' under Section E – Personal Baggage 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 E Personal Baggage 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 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 E Personal Baggage and Section F Personal Money in the policy headed 'What is not covered' and Definitions section in the policy under Valuables, Personal Baggage 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 Section I Personal Liability for full details.

Compensation

ETI and DAS are members 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.