

Dear Traveller

With regards to the forthcoming trip that you are going on, a Group Travel Insurance has been arranged by the trip Organiser. The purpose of this letter is to acquaint you with some of the key facts concerning the cover provided by the insurance, so that you might have some understanding as to what is, and what is not covered. This is only a summary however, and the full terms and conditions of the policy may be obtained from the Organiser, or directly from **Adaptable Travel**

About your insurance...

This insurance is underwritten by Union Reiseversicherung AG, UK Branch and who are authorised in Germany by BaFin and regulated in the Republic of Ireland by the by the Insurance Regulator, and in the United Kingdom 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 you are unhappy with the terms of the policy please inform **Adaptable Travel** within 14 days of receipt of your insurance document.

24 Hour Assistance...

For your peace of mind, your policy provides a 24 hour service for emergency medical assistance. Through **SPECIALTY ASSIST** we provide immediate help in the event of an Insured Person's illness or injury arising outside Ireland. The Organiser has the details and instructions as to when and how to contact Specialty Assist, but for your convenience the telephone numbers are shown below.

Emergency Tel. No. (+44) 8453 707 183 You will need to quote Adaptable Travel.

Specialty Assist will liaise with hospitals and doctors, and where necessary guarantee payment of any bills for medical treatment. If medically necessary they will arrange for repatriation to Ireland by the best means possible. If required on medical grounds they will make the necessary arrangements for one person to travel to, and remain with the Insured Person, and accompany them back to the United Kingdom.

Main Conditions...

This is not an exhaustive list. The full insurance policy is available for inspection from the Organiser, or Adaptable Travel

Significant restrictions and exclusions applying to all parts of the policy

Residency	This policy is only available to persons who are residents of the United Kingdom or the Channel Islands
Insurance Policy	This contains full details of the cover provided plus the conditions and exclusions which apply to it. The full insurance wording is available for inspection from the Organiser or Adaptable Travel . There are conditions and exceptions which apply to individual sections, and general policy conditions and 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. The policy limits are shown overleaf.
Pre-existing medical conditions	<p>The policies may not cover claims arising from your pre-existing medical conditions if you are over 16 years of age travelling within the United Kingdom or Europe or at any age travelling Worldwide you need to tell us of anything you know that is likely to affect our acceptance of your cover. So that we can ensure you are provided with the best cover we can offer please read the following questions carefully:</p> <ol style="list-style-type: none">Have you, or anyone travelling with you, ever had treatment for:<ul style="list-style-type: none">any heart or circulatory condition;a stroke or high blood pressure;a breathing condition (including asthma);any type of cancer;any type of diabetes.In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment? <p>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 medical condition, although an increased premium may be required. To enable us to consider your medical condition please contact Travellers HealthCheck on 08456 582 999. 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.</p> <ol style="list-style-type: none">You must also tell us if:<ul style="list-style-type: none">you are waiting for tests or treatment of any description;your doctor alters your regular prescribed medication. <p>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 Travellers Healthcheck either by credit card or cheque, made payable to URV, and sent within 14 days of receipt. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.</p> <p>PLEASE NOTE</p> <ul style="list-style-type: none">We are unable to provide cover for any pre-existing medical condition affecting a close relative or business associate
Psychological conditions	There is no cover for stress, anxiety, depression, eating disorders or any condition requiring psychiatric care.
Alcohol Solvents 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	The policy provides cover for all activities organised by Adaptable Travel Any claim caused by you taking part in a hazardous activity (as defined in the policy) is not covered unless an additional premium has been paid and the policy endorsed. 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 Insurance Help Desk on 0845 230 7130 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. All claims must be submitted via the Organiser, who will advise you of the information required to substantiate the claim.
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. Please note that there is no cover for property left unattended in a public place, or for property lost or stolen due to lack of care or attention

SUMMARY OF POLICY COVERS

TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
A. Cancellation charges	up to the Adaptable Travel final invoice cost up to a maximum of £1,000	£40 Deposit only claims: Nil

TRAVEL POLICY

Policy section	Cover provided	First amount you have to pay
B1. Departure delay Abandonment after 24 hours	£20 after first 12 hours £10 after following 12 hours - up to a maximum of £100 up to the Adaptable Travel final invoice cost up to a maximum of £1,000	£40
B2. Personal possessions Possessions delayed in transit for more than 12 hours	up to £150 for each individual item up to an overall total £150 for valuables up to a maximum of £1,000 in total essential items up to £100	£40 Nil
B3. Personal money Loss of travel documents	up to £150 in cash on your person travel and accommodation costs necessary to replace your lost travel documents up to £100	£40 Nil
B4. Emergency medical expenses	up to £2,000,000 outside your home country	£40
B5. Curtailment (cutting short trip)	unused portion of the Adaptable Travel final invoice costs up to a maximum of £1,000	£40
B6. Personal liability	up to £1,000,000	Trip accommodation - £250 Other claims - £40
B7. Organisers liability	up to £5,000,000	Trip accommodation - £250 Other claims - £40
B8. Personal accident	up to £15,000 (age limits apply)	Nil

Claims...

All claims must be submitted via the Organiser. Details of the information necessary in order to process a claim are contained in the policy wording, and should you have to submit a claim, the Organiser will obtain the necessary claim form for you to complete, and advise you what additional information is required.

Travellers Healthcheck...

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 **Travellers HealthCheck** on **+44(0) 8456 582 999**. All calls will be treated in the strictest confidence.

Appeals procedure

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may appeal against the decision in writing, explaining why you do not think our decision is correct.

1. If your appeal is regarding the selling of your policies:
The Managing Director, Infinity Insurance Solutions
PO Box 48, Woking, Surrey. GU21 8ZW
2. If your appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:
The General Manager Fogg Travel Insurance Services,
Crow Hill Drive, Mansfield, Nottinghamshire. NG19 7AE

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below

Complaints procedure

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:

- (a) 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 you are still not satisfied with the outcome you may:
- (b) Ask the Financial Ombudsman Service (FOS) to review your case.
Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Their telephone advice line is +44 (0) 845 080 1800.

Law Applicable to the Insurance...

We will settle all claims under the Law of the country that you live in within the **United Kingdom** or the Channel Islands unless we agree otherwise with you;

About our service...

Adaptable Travel is an Appointed Representative of Milsom Howard Limited. Milsom Howard Limited is authorised and regulated by the Financial Services Authority. Adaptable Travel only offer a product from a single insurer - URV. You will not receive any advice or recommendation from us, you will have to make your own decision as to whether or not the insurance suits your requirements. If you have any queries, please contact Milsom Howard Limited on **0845 230 7130**