

Organisers Summary

Dear Organiser,

Attached to this summary are your policy documents for your group, which includes

- A supply of the **Key Facts** page You must give a copy of the **Key Facts** page to each person on the booking, and
- A small supply of the Policy wording You must make copies of the Policy available to every person to read as requested. You should keep a record where you have provided a copy of the Policy to each person.

You must read the Policy wording and **Key Facts** page and ensure that you understand what is and what is not covered and that it is suitable for you and your groups needs. If you have any questions please contact Milsom Howard Limited immediately. If the cover is not suitable please inform **Adaptable Travel** within 14 days of receipt of your policy documents.

You are responsible for notifying the Claims Handlers of any claims your group has to make under the Policy and you will see what is required is set out at the end of each section. This ensures you are aware of all claims made by your group. Claim Forms are also available online at www.fogginsure.co.uk/claimforms

You should keep a note of the **Master Policy No. SJPMH 40012-4**, and Assistance Company and Claims Handlers contact details with you at all times. We would suggest you also give a copy to any other responsible adults travelling with the group.

The Policy document contains two policies. The first policy, the **Pre-travel Policy**, provides pre-travel cover, cancellation charges, and this covers the travellers from the time they purchase the policy until they leave home to start their trip. The second policy, the **Travel Policy**, provides travel cover and this starts when the traveller leaves home to start the trip and ends when they return home or the policy ends, whichever is the first.

We have tried to keep the wording as simple as possible. There are conditions and exclusions applying to the **Pre-Travel Policy** and there are terms and exclusions which apply to all parts of the **Travel Policy**. Each section tells you what is covered, what is not covered and what you need to do if you need to claim under that section. There are no hidden parts or small print.

Disclosure of pre-existing medical conditions

Like many policies they exclude all pre-existing health conditions for travel outside Europe and for **all** travellers over the age of **16**. If a member of your group does need the cover, unlike some other policies, they may be able to obtain cover for these conditions by calling the Referral Helpline on the number shown under the 'Disclosure of Material Facts and Pre-existing Health Conditions' Section of the policy. Cover is not available on all conditions and to include others we may need to charge an additional premium or increase the policy excess for the traveller with this condition. An excess is the first part of the claim cost. You should bear in mind that this excess will apply to everyone on the booking if they have to claim for cancellation or curtailment (cutting short the trip) due to the travellers health condition. Cover is not available for conditions which are under investigation or awaiting treatment.

You must make sure all travellers are aware of the following statement

"If you do not tell us about your pre-existing health conditions (all travellers outside Europe and anyone over 16) or about pre-existing health conditions of anyone on whom the travel plans depend, these conditions will not be covered at all and you will not be able to claim for anything caused by them."

If a travellers health changes after your group's holiday booking they must call the Referral Helpline immediately. As there are two policies, cancellation under the **Pre-travel Policy** will be effective, but cover for the **Travel Policy**, which has not started, may change. Travel insurers require stability of health conditions whilst away so what cover is available will depend on the condition, the medication and the period of time before travel. In some instances the new condition may be excluded and on a few occasions we may agree to pay the travellers cancellation charges at the time of diagnosis.

Cancellation Claims

Cancellation claims are paid at the time the event occurs or the new diagnosis is made which makes it necessary for the traveller to cancel. **You must, therefore, confirm cancellation by any member of your group to the tour operator immediately, firstly by phone and then in writing. Any delay may mean that you will not receive the full holiday cancellation charges.**

Baggage, money and travel documents

The personal possessions section covers items on a market value basis. This means that we will deduct an amount for age, wear and tear, to reflect the expected life time of the item. The cover is limited to a maximum amount for each item, a maximum amount for items described as 'valuables' and has an overall limit for each person. Mobile telephones are not covered under your policy and cover on photographic equipment and jewellery is very limited. We do not recommend taking jewellery away on holiday at all. You will be required to pay the first amount (policy excess) on each claim for each person claiming.

The personal money section covers a wide variety of things but the cover on cash and currency is limited. This section also provides some cover for the loss of travel documents. The cover is for travel and accommodation charges to get to either a ticketing office or consulate for a lost passport.

- Please advise students not to leave valuables or money unattended.
- Please advise students to ensure their hotel rooms are securely locked.
- Please do not leave any items in an unattended motor vehicle.

Emergency medical treatment

This is not a private health insurance and the emergency medical expenses section is only there to cover genuine emergencies. Routine treatment and replacement of existing medication or dressings are specifically excluded, as is non-emergency dental treatment. You should make sure that our emergency assistance service has been advised of any hospitalisation within 48 hours of admission. The telephone number is given within the **Travel Policy**. We will pay you an additional daily amount under the hospital benefit cover, for visitor's taxis, the cost of newspapers, etc. if the traveller is in a state hospital.

- Please ensure that you have the name, address and telephone/fax number for each person's GP.
- Please ensure that you have a signed Consent Form from each parent authorising you to obtain treatment on behalf of the student.
- Please try and obtain any details regarding possible allergies or medications students might be taking.

How to obtain emergency medical assistance

Out-patient treatment

You should pay for any treatment received and medication prescribed. You should retain all receipts, and on your return **home** obtain a claim form, which should be completed and returned to Fogg Travel Insurance Services together with the relevant receipts in order to obtain reimbursement.

In patient treatment

Contact Specialty Assist on + 44 (0) 8453 707 183

If a traveller needs to cut short their trip you must confirm this with our emergency assistance service (details in the policy), before arranging any travel. If the traveller has been admitted to hospital the assistance service should already be aware of the situation and will deal with it as necessary. If a traveller needs to come home because of a close relative the assistance service should be contacted as soon as possible. They will arrange ticketing.

Overseas Emergency Medical Treatment Within most countries in the European Economic Area medical treatment is free, or at a very reduced cost, if you use state facilities under the reciprocal health arrangement. Travellers are strongly advised to obtain a valid **European Union Health Card (EHIC)**

Personal liability

Injury to others - if a student injures another person during the trip, **DO NOT ADMIT LIABILITY**. You should try to obtain details of the other party and independent witness details. Please ensure you advise Adaptable Travel as well, and complete an **ACCIDENT / DAMAGE REPORT FORM**

Damage to Property - **DO NOT ADMIT LIABILITY**. Instead, you should provide the hotel with your insurance details and obtain witness details. You should also advise Adaptable Travel, and complete an **ACCIDENT / DAMAGE REPORT FORM**

In both cases, you must advise the Insurance Company **immediately** upon your return home and forward all details to them. Any correspondence received from a third party should be forwarded to the insurers **unanswered** immediately.

Adaptable Travel is an Appointed Representative of Milsom Howard Limited.

Milsom Howard Limited is authorised and regulated in the United Kingdom by the Financial Services Authority.

Your insurer is URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland. Union Reiseversicherung AG are authorised in Germany by BAFin and regulated in the Republic of Ireland by the Irish Financial Services Regulatory Authority and in the United Kingdom by the Financial Services Authority. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

We sincerely hope you will not need to complain about your insurance policies or claims settlement. However, if you do need to complain please forward details of your complaint in the first instance to the General Manager at Milsom Howard Limited, PO Box 48, Woking, Surrey GU21 8ZW