

The following summary does not contain the full terms and conditions of the contract, which can be found in the policy. The summary does not form part of your contract of insurance.

### About your Insurance...

This Insurance is administered by Fogg Travel Insurance Services Limited, who is authorised and regulated by the Financial Conduct Authority and whose FCA registered number is 307304. This can be checked on the financial services register held on the FCA's website ([www.fca.org.uk](http://www.fca.org.uk)). A copy of the policy is held by Fogg. This insurance is underwritten by the Association of Underwriters known as Lloyd's led by MS Amlin Insurance Underwriting Limited. The agreement number for this insurance is PM8368016. This insurance shall be subject to English law, unless we agree to an alternative with you.

This insurance is Annual Multi-Trip travel insurance cover and is available to persons under the age of 70 who are normally resident of the European Union at the date of issue of this policy. The Period of Insurance, during which all benefits are operative, will last from the time of leaving home throughout the whole trip insured until you return home (maximum duration any one trip of 30 days) or expiry of your policy (whichever the earlier) and will be shown in the Insurance Schedule provided to you when you arrange the cover. In addition the Cancellation cover commences from the date of issue or start date of your cover (whichever the later) as stated on your Insurance Schedule and ends when you leave your home on your holiday during the Period of Insurance at which time all other sections of the policy commence.

We want to take all the worry out of your holidays so that you have the best time possible. If problems do occur you can be sure that help will be on hand wherever possible. That is why we have arranged a special 24-hour service for emergency medical assistance.

We aim to give you a first class service and to meet any valid claims covered by this policy honestly, fairly and promptly. If you are not happy with our service please write to:

THE MANAGING DIRECTOR, FOGG TRAVEL INSURANCE SERVICES LIMITED, CROW HILL DRIVE, MANSFIELD, NOTTS, NG19 7AE, ENGLAND.  
You will need to quote **CYPRUS – ANNUAL MULTI-TRIP TRAVEL** and your Policy Number.

### Summary of main Benefits...

The policy will show the full cover provided, the following is a summary of the main benefits, applicable to each insured:

	COVER	SUMS INSURED	EXCESS
A	LOSS OF DEPOSIT / CANCELLATION	€ 4,250	€ 70
B	EMERGENCY MEDICAL & ASSOCIATED EXPENSES Costs of transporting your mortal remains or ashes to your home are included	€ 2,500,000	€ 70
C	HOSPITAL INCONVENIENCE EXPENSES	€ 300	NIL
D	ABANDONMENT OF JOURNEY/TRIP	€ 4,250	€ 70
E	PERSONAL ACCIDENT Death limit (reduced to € 1,250 in respect of persons aged under 18 years or aged 66 to 69 years)	€ 30,000 € 20,000	NIL
F	BAGGAGE Single Article Limit / Valuables Limit TRAVEL DOCUMENTS DELAYED LUGGAGE	€ 2,500 € 300 € 300 € 300	€ 70 € 70 NIL
G	MONEY CASH LIMIT CASH LIMIT FOR UNDER 18'S	€ 400 € 200 € 125	€ 70
H	PERSONAL LIABILITY	€ 2,500,000	€ 200
I	DELAYED DEPARTURE DELAY ABANDONMENT	€ 300 € 4,250	NIL € 70
J	MISSED DEPARTURE	€ 600	NIL

### Cancellation...

If the policy provided does not meet with your requirements you may return this policy to the point of sale within 14 days of purchase. A full refund of premium will be made to you provided you have not travelled, made or are intending to make a claim.

By exercising your right to cancel, you withdraw from the contract of insurance as at the date of such notice. No later than 30 days after the date on which notice of cancellation is received, you will be reimbursed any sums which you have paid in connection with this policy. If notice of cancellation is received after the inception date of the policy, an amount which is in proportion to the extent of the service already provided to you may be deducted from such reimbursement.

If you do not exercise your right to cancel within the cancellation period, the contract will remain in force and all premiums will be payable in accordance with the terms of the policy.

### Claims...

If you believe that you have a claim under this policy, you can print a claim form online at [www.foggtravelinsurance.com](http://www.foggtravelinsurance.com) or alternatively if you do not have internet access you can notify:

**Fogg Travel Insurance Services Limited,**

**Crow Hill Drive, Mansfield, Notts, NG19 7AE, England Telephone: 44 (0)1623 631331 Fax: 44 (0)1623 420450**

When you notify a claim you need to quote **CYPRUS – ANNUAL MULTI-TRIP TRAVEL** and your Policy Number shown in the Insurance Schedule.

### Compensation...

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further Information about the Scheme is available from the Financial Services Compensation (10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, England) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

## 24 Hour Emergency Medical Service...

Through FOGG ASSIST we provide immediate help in the event of an insured's illness or injury arising outside their home country within the European Union.

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 bodily injury or where costs are likely to exceed €600. 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) 20 7902 7409 Fax. (44) 20 7928 4748**

**You will need to quote your scheme name **CYPRUS – ANNUAL MULTI-TRIP TRAVEL** and your Policy Number.**

The service includes, where necessary:

- Multi-lingual assistance with hospitals and doctors
- Necessary medical fees guaranteed
- Medical advisers consulted
- Repatriation arrangements and necessary escorts by a medical attendant
- Travel arrangement for other members of Your party or next-of-kin
- On arrival home, an ambulance service to hospital or car to home as appropriate.

(Note to Treating Doctor – In the event of in-patient hospitalisation or a serious medical condition FOGG ASSIST must be advised immediately with full medical details. Failure to do this will mean payment of medical expenses incurred can not be guaranteed.)

The Insurers reserve the right to:

1. repatriate you when, in the opinion of the treating doctor and the Assistance Service, you are fit to travel
2. avoid further liability in the event that you refuse repatriation when, in the opinion of the treating doctor and the Assistance Service, you are fit to travel
3. transfer you to the hospital, clinic or location of our choice when, in the opinion of the treating doctor and the Assistance Service, you are fit to be transferred.

## Referral Helpline...

If you need to make a medical declaration and/or for any relevant information you should contact the Referral Helpline on telephone number +44 (0)1623 635958 during office hours Monday to Friday, 9am to 5pm (UK local time) for a decision on cover and quote scheme name **CYPRUS - ANNUAL MULTI-TRIP TRAVEL**.

## Complaints...

Any enquiry or complaint should be addressed in the first instance to:-

General Manager, Fogg Travel Insurance Services Limited

Crow Hill Drive, Mansfield, Notts NG19 7AE ENGLAND Telephone: +44 (0)1623 631331 Fax: +44 (0)01623 420450 Email: [complaints@foggttravelinsurance.com](mailto:complaints@foggttravelinsurance.com)

If you are not satisfied with the way a complaint has been dealt with you may ask the Policyholder & Market Assistance department at Lloyd's to review your case without prejudice to your rights in law. The address is:-

**Policyholder & Market Assistance, Market Services, Lloyd's**

One Lime Street, London EC3M 7HA ENGLAND Telephone: +44 (0)20 7327 5693 Fax : +44 (0)20 7327 5225

E-mail : [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

Complaints that cannot be resolved by the Complaints Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to your right to take legal proceedings.

## Main Exclusions...

(This is not an exhaustive list. Please refer to the policy for the full terms, conditions and exclusions)

### Applicable to all sections of this Insurance:

- War, terrorism and radiation risks
- Any expenses resulting from venereal disease or AIDS.
- Deliberate exposure to exceptional danger except in an attempt to save human life.
- Intentional self-injury, suicide or attempted suicide, alcohol or drug abuse.
- Your carriers refusal to allow you to travel for whatever reason.
- Mountaineering, rock climbing or riding or driving in any kind of race.
- Engaging in or taking part in naval, military or air force service or operations

### Additional exclusions applicable to Emergency Medical and Associated Expenses section

(Section B of the policy)

- Costs of in-patient hospitalisation or repatriation not pre-authorised by FOGG ASSIST Emergency 24 hour Service.
- Costs of continuing medication for any health condition known to exist at the start of a trip.
- Costs of treatment if illness/infirmity is in existence in the previous 12 months unless declared and accepted in writing by Fogg Travel.
- Medical expenses incurred in or after return to the insured's home country.
- Costs in respect of treatment, which could have been delayed until return to the insured's home country.

### Additional exclusions applicable to Cancellation and Abandonment sections

(Section A and D of the policy)

- Any condition or set of circumstances known to exist at inception date of the policy which could reasonably have been expected to cause the trip to be cancelled or abandoned.
- Cancellation of a trip due to failure to check-in properly or due to any of your contractual liabilities.

### Additional exclusions applicable to Baggage and Loss of Travel Documents, and Personal Money sections

(Sections F and G of the policy)

- Loss of personal effects, travellers cheques or personal money if left unattended
- Damage to property by moth or vermin, wear and tear.
- Personal money, travel documents, baggage lost or stolen if not reported to the police within 24 hours and a written statement obtained.
- Property lost or damaged when held by a carrier unless reported to the carrier within 24 hours.
- Property confiscated by customs.
- Loss, theft or damage to mobile phones and/or accessories
- Valuables (defined in the policy, including jewellery), travellers cheques or personal money in a suitcase while in transit with a carrier and outside of your control
- Property already insured elsewhere
- Loss of any kind other than as specified in the policy.

## Law Applicable to the Insurance...

The parties are free to choose the law applicable to this Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law.