

Policy Summary – 2016.2017 HTS Total 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 Conduct Authority and whose registration number is 307304. This can be checked on the financial services register held on the FCA's website (www.fca.org.uk). A copy of the policy wording is held by Fogg. This insurance with the exception of Section K is underwritten by ETI - International Travel Protection, the UK branch of Europäische Reiseversicherung (ERV) A.G., an Ergo Group Company incorporated and regulated under the laws of Germany, Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details of the extent of their regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from ETI on request. Their registration number is 220041. Section K – 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 FCA. HTS Total Ski 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 departures between 1st November 2016 and 31st May 2017.

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 that you have not made or intend to make a 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.

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:

Policy section	Maximum benefit	Excess
A. Cancellation or curtailment	up to £3,000	Nil
Loss of deposit	up to £3,000	Nil
B. Emergency medical expenses	up to £5,000,000	£65
Unused ski pack	up to £400	Nil
Hospital benefit	up to £600	Nil
C. Personal accident	up to £25,000**	Nil
D. Departure delay	up to £100	Nil
Delay cancellation	up to £3,000	Nil
Missed departure	up to £1,000	Nil
E. Weather delay	up to £310 (Europe) up to £490 (W/wide)	Nil Nil
F. Piste closure*	up to £500	Nil
G. Personal baggage (under 18s)	up to £1,500 (£1,250)	Nil
Single article/valuable limits	up to £200	
School property	up to £500	£50
Delayed baggage	up to £150	Nil
Ski equipment	up to £500	Nil
Hired skis	up to £300	Nil
Ski hire	up to £100	Nil
H. Personal money (under 18s)	up to £500 (£200)	Nil
Cash limit (under 18s)	up to £350 (£200)	
Student money	up to £500	£50
Emergency fund	up to £1,000	£50
Cash limit	up to £200	
Loss of travel documents	up to £350	Nil
I. Personal liability	up to £2,000,000	Nil
J. Organisers liability	up to £5,000,000	£50
K. Legal advice and expenses	up to £25,000	Nil

* only valid between 15th December and 30th April

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

Referral Helpline

If you need to make a health declaration regarding yourself or any one on whom your trip might depend please refer to your policy and "Pre-existing Medical Conditions" under the policy. You should contact the Referral Helpline on telephone number 01623 635958 during office hours Monday to Friday, 9am to 5pm quoting HTS Total Ski.

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 MEDI-INSURE in conjunction with Medical we provide immediate help in the event of an Insured Person's illness or injury arising outside the United Kingdom.

You must notify FOGG MEDI-INSURE 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) 20 7118 1555**. For trips in the **USA and/or Canada** you can call **toll free on +1 844 780 0494**. You will need to quote your scheme name HTS Total Ski and your Fogg Travel MEDI-INSURE card number.

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 can obtain a claim form online (other than for Legal Expenses) at:

www.foggtravelinsurance.com

or email to: claims@foggtravelinsurance.com

or alternatively if you do not have internet access you can contact:

Fogg Travel Insurance Services Limited

Crow Hill Drive, Mansfield, Notts. NG19 7AE on telephone : 01623 631331

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

For Legal Expenses claims or enquiries you must notify within 180 days of the event giving rise to your claim to:-

DAS Legal Expenses Insurance Company Limited,

DAS House, Quay Side, Temple Back, BS1 6NH Tel 0117 934 2111

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 J

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 K – 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 you have the right to refer any dispute to

The Financial Ombudsman Service,
Exchange Tower, London E14 9SR.

Telephone 0800 023 4567 Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk but only if you have already referred the matter to Fogg Travel Insurance Services Limited 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 have lived in the United Kingdom for the immediately preceding 6 months prior to purchase of this policy. 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 and exclusions 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 B Emergency Medical Expenses, Section C Personal Accident, Section D Departure Delay, Section E Weather Delay, Section F Piste Closure, Section G Personal Baggage, Section H 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 use a European Health Insurance Card (EHIC) at a hospital and/or with a registered doctor.
Age Restrictions	Cover is available for persons under 70 years at the date of departure. The duration is reduced to 31 days if you are aged 65 and over 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. <ul style="list-style-type: none"> If you have ever had a Heart related condition, Hypertension, Arterial Disease, Kidney Disease, Malignant Diseases (Cancer), Lung and/or Respiratory Disease (including Asthma where in-patient hospital treatment has been received), Stroke, any form of psychological or psychiatric disorder, eating disorder, mental instability, anxiety, stress or depression 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 Non traveller's health: This includes anything concerning your close relative or close business associate on whom the travel plans may depend (see also 'Full and accurate disclosure' below). Age Exemption: Persons under 18 travelling do not need to make a declaration if travelling in Europe. You need only contact the Referral Helpline if you are 18 years and over travelling anywhere or under 18 years travelling Worldwide. For any age or destination: Change in health : provided that you were not aware of the change in health at the time you purchased your policy we will cover you under the existing terms of this policy as long as you are not travelling against the advice of a medical practitioner. It is a condition of this insurance that you obtain the approval of a Medical Practitioner before you travel should your new condition be one of the above listed medical conditions including a broken or fractured bone other than fingers. You do not need to notify the Referral Helpline. Please read Pre-existing Medical Conditions section and Definition of Words section in the policy for full details together with 'Full and accurate disclosure' below.
Full and accurate disclosure	We reserve the right to refuse a claim where you have not provided full and accurate information in response to our questions. This includes anything concerning your close relative or close business associate on whom the travel plans may depend and anything else that would influence us in deciding to accept this insurance or in the terms and conditions applied. 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 Heart related condition, Hypertension, Arterial Disease, Kidney Disease, Malignant Diseases (Cancer), Lung and/or Respiratory Disease (including Asthma where in-patient hospital treatment has been received), Stroke, any form of psychological or psychiatric disorder, eating disorder, mental instability, anxiety, stress or depression. <ul style="list-style-type: none"> Change in health : provided that you were not aware of the change in health at the time you purchased your policy we will cover you under the existing terms of this policy as long as you are not travelling against the advice of a medical practitioner. It is a condition of this insurance that you obtain the approval of a Medical Practitioner before you travel should a new condition of a close relative or close business colleague be one of the above listed medical conditions including a broken or fractured bone other than fingers. You do not need to notify the Referral Helpline. Please read Pre-existing Medical Conditions section and Definition of Words section in the policy for full details together with 'Pre-existing medical conditions' above.
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) except where forming part of the published tour operator programme. 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 this policy 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. Eg. Police and 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 G – 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" You should note that there is no cover for items such as mobile telephones and all accessories. Ski Equipment will not be considered if more than 5 years old. Wear and tear and depreciation is calculated on a percentage scale. Please refer to 'What is not covered' under Section G – Personal Baggage of the policy.
High Value Items	This policy is not intended to cover items of high value, such as tablet computers / ipads, cameras, ipod / mp3 players, expensive jewellery, 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 G 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 (excluding food and drink), but does not provide cover for the actual cost of replacing the documents.
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 G Personal Baggage and Section H 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 animals, firearms, 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 90% of the claim without any upper limit.

Law Applicable to the Insurance

This insurance is governed by the law of England and Wales unless you and your insurers have agreed otherwise.

POLICY WORDING

The policy wording and/or the key facts can be viewed and printed at any time by any one who wishes to see the full terms at

www.htstotalski.com/school-ski-insurance