

The following summary does not contain the full terms and conditions of the contract, which can be found in the Certificate. 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 Services Authority and whose FSA registered number is 307304. This can be checked at [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register). This insurance is underwritten by the Association of Underwriters known as Lloyd's led by Catlin. Their reference is PM0626611. The cover is mediated by Besso Limited, known as the Coverholder, who is authorised and regulated by the Financial Services Authority and whose registered number is 309159. This insurance shall be subject to English law, unless we agree to an alternative with you.

Cover is available to customers aged under 65 years, who are permanent residents of your country of residence, at the date of departure. Travel is excluded within your own country of Residence. 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 and will be shown in the Schedule provided to you when you arrange the cover. In addition Cancellation cover commences from the date of issue of the Insurance Schedule.

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. 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 certificate 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 **LONG STAY TRAVEL – PROJECTS ABROAD SCHEME** and your certificate number.

### Summary of main Benefits...

The insurance certificate/schedule will show the full cover provided, the following is a summary of the main benefits, applicable to each Insured Person:

SECTION	COVER	SUMS INSURED	EXCESS
1	MEDICAL EXPENSES	£2,000,000	£50
2	PERSONAL ACCIDENT		
	Death	£15,000	NIL
	Permanent total disablement	£15,000	NIL
3	PERSONAL BAGGAGE	£2,000	£50
	Single Item Limit	£200	
	Valuables Limit	£250	
	Laptops Limit	£300	
4	PERSONAL MONEY	£200	£50
	PASSPORTS TICKETS PASSES	£250	
5	CANCELLATION or CURTAILMENT	£2,000	£50
6	MISSED DEPARTURE	£250	NIL
7	PERSONAL LIABILITY	£1,000,000	NIL
8	LEGAL EXPENSES	£10,000	£250

### Cancellation...

This certificate is cancelable within 14 days from the date of conclusion by serving notice of cancellation to the insurance broker through whom you arranged this insurance, at the broker's contact address.

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 certificate. If notice of cancellation is received after the inception date of the certificate, 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 certificate.

### Claims...

If you believe that you have a claim under this certificate, you should 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 contact :

**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 will need the Certificate Number shown in the Insurance Schedule.

## 24 Hour Emergency Medical Service...

Through **FOGG ASSIST** we provide immediate help in the event of an Insured Person's illness or injury arising outside of your Country of Residence. 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 (or alternatively (44)20 7902 7409) Fax. (44) 20 7407 9206**

You will need to quote your scheme name – **LONG STAY TRAVEL – PROJECTS ABROAD SCHEME** and your certificate 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 in your Country of Residence, 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 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.

## Compensation...

Lloyd's insurers are covered by the Financial Services Authority's 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 Scheme (7<sup>th</sup> floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Complaints...

If you wish to make a complaint concerning this certificate you should contact:

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

**The Managing Director, Insurance Consultants International Ltd**

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

If you are not satisfied with the way a complaint has been dealt with you may ask the Complaints and Advisory Department at Lloyd's to review your case without prejudice to your rights in law. The address is:-

**Complaints and Advisory Department, 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. A copy of the full contract of insurance may be seen upon application to your agent)

### 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 Medical Expenses

(Section 1 of the Certificate Wording)

- 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/infirmary is in existence in the previous 12 months unless declared and accepted in writing by Fogg Travel.
- Medical expenses incurred after return to your Country of Residence.
- Costs in respect of treatment, which could have been delayed until return to your Country of Residence or Home Address.

### Additional exclusions applicable to Cancellation and Curtailment

(Section 5 of the Certificate Wording)

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

### Additional exclusions applicable to Baggage, Personal effects and Money

(Sections 3 and 4 of the Certificate Wording)

- Loss of personal effects, travellers cheques or money if left unattended
- Damage to property by moth or vermin, wear and tear.
- Money or valuables 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.
- Jewellery, valuables, travellers cheques or money left in the custody of a carrier
- Property already insured elsewhere
- Any loss unless it is 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.



# Long Stay TRAVEL INSURANCE CERTIFICATE

Underwritten by  
**Certain Underwriters at Lloyd's of London**

Master Policy No. **PM0626611**



Administered by  
Insurance Consultants International Limited  
Claims Management by  
Fogg Travel Insurance Services Limited



**This insurance is valid for Issue between 1st January 2012 and 31st December 2012  
in respect of Departures between 1st January 2012 and 31st March 2013**

### AGE LIMITS

This insurance is not valid for persons aged 65 years and over at date of departure of the journey

### SCHEDULE OF COVER

SECTION	COVER	SUMS INSURED	EXCESS
1	MEDICAL EXPENSES	£2,000,000	£50
2	PERSONAL ACCIDENT	£15,000	NIL
3	PERSONAL BAGGAGE	£2,000	£50
	Single Item Limit	£200	
	Valuables Limit	£250	
	Laptops Limit	£300	
4	PERSONAL MONEY	£200	£50
	PASSPORTS TICKETS PASSES	£250	
5	CANCELLATION or ABANDONMENT	£2,000	£50
6	MISSED DEPARTURE	£250	NIL
7	PERSONAL LIABILITY	£1,000,000	NIL
8	LEGAL EXPENSES	£10,000	£250

### PLEASE READ THIS CERTIFICATE CAREFULLY

If the cover provided does not meet with your requirements you may return this certificate 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.

### TERRITORIAL LIMITS

AREA 1 The Continent of Europe including all countries west of the Ural Mountains (excluding the United Kingdom (but not excluding Channel Islands and Isle of Man)), Mediterranean islands, Morocco, Algeria, Tunisia, Turkey, Canary Islands, Madeira and the Azores.

AREA 2 Anywhere else in the world

### PRE-EXISTING MEDICAL CONDITIONS

IT IS A CONDITION THAT YOU MUST CONTACT THE REFERRAL HELPLINE PRIOR TO EFFECTING THIS INSURANCE WHERE YOU:

- are aware of any reason why the proposed journey or trip could be cancelled or abandoned or of any medical condition of any person whether travelling or not which could result in a claim or require treatment during the period of insurance
- have any serious and/or chronic pre-existing illness/infirmities or on-going medical conditions for which you including all persons whether travelling or not on whom the journey or trip plans depend, have received medication, treatment or advice or have visited/been referred to a specialist or have been a hospital patient for that illness/infirmity/medical condition in the last 12 months prior to issue of this certificate.

The Insured(s) must obtain medical advice on the advisability of taking a journey or trip where medical treatment as a hospital in-patient has been received during the 12 months preceding the holiday booking.

To enable us to consider your medical condition please contact the Referral Helpline quoting **LONG STAY TRAVEL - PROJECTS ABROAD SCHEME** on +44 (0)845 1300 198 (this will be charged as a local call from wherever you are calling in the United Kingdom) or +44 (0)1623 635958 - to see if cover is available. All calls will be treated in the strictest confidence and you need to keep copies of all letters we send to you as you will need to produce them in the event of a claim.

COVER FOR NOTIFIED CONDITIONS WILL ONLY BE PROVIDED FOLLOWING OUR ACCEPTANCE - UNLESS THEY HAVE BEEN REPORTED AND AGREED BY THE MEDICAL HELPLINE IN WRITING THE CONDITIONS WILL BE EXCLUDED.

## PERIOD OF INSURANCE

The Period of Insurance under the Cancellation Section commences from the date of issue of the certificate and terminates on the commencement of the planned journey or trip. All other Sections shall commence at the time of leaving the normal place of residence or business (whichever is the later) and shall terminate on return thereto on completion of the journey or trip as specified in the itinerary but shall not exceed the period of travel booked. The cover operates only where it is a round trip commencing in and returning to the Insured's normal place of residence.

## TRANSIT PASSENGER EXTENSION

Notwithstanding the Territorial Limits for which this insurance has been purchased coverage under this certificate is extended to cover the Insured whilst they are a Transit Passenger in the United States of America or Canada.

## EXTENSION OF PERIOD OF INSURANCE

If the homeward journey cannot be completed before the expiry of the Period of Insurance this certificate shall remain in force without additional premium as follows:

1. Up to 14 days in the event of delay to any vehicle, vessel or aircraft in which you are travelling as a ticket holding passenger.
2. Up to 30 days if the intended return journey is prevented due to your bodily injury or illness.

We will also continue to pay medical treatment under the Emergency Medical and Associated Expenses Section (up to the sum insured provided by the certificate) for this period or such extension of period as is medically certified as being necessary.

## CLAIMS

If you require a claim form you can visit [www.foggtravelinsurance.com](http://www.foggtravelinsurance.com) and click on **claim forms** – you can print the relevant claim form required or email : [claims@foggtravelinsurance.com](mailto: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 England

Telephone : **+44 (0)1623 631331**

in all circumstances you should quote **LONG STAY TRAVEL – PROJECTS ABROAD SCHEME**, advising the section under which you wish to claim.

When returning the claim form please enclose this certificate of insurance together with your Certificate Schedule and if the claim is for cancellation, the Travel Company cancellation invoice.

## 24 HOUR WORLDWIDE EMERGENCY MEDICAL SERVICE

The operation and availability of the service will be governed by the terms, conditions and exclusions in the Certificate Wording and will be operated by FOGG ASSIST

An experienced Assistance Coordinator will deal with your enquiry and will then ensure:

- . where necessary hospitals are contacted
- . necessary medical fees are guaranteed
- . medical advisers are consulted
- . where medically necessary in the opinion of our medical advisers make arrangements for repatriation to your Country of Residence and the best method of transportation to be adopted.

If you need help please phone:

**FOGG ASSIST**

**Tel : +44 (0)845 658 9899**

(or alternatively, if above telephone number is unavailable **+44 (0)20 7902 7409**)

**Fax: +44 (0)20 7407 9206**

quoting Scheme Name: **LONG STAY TRAVEL – PROJECTS ABROAD SCHEME**

Where any illness or injury necessitates admittance to a hospital it is imperative that FOGG ASSIST is contacted first prior to making any admission arrangements. If this is not possible because the condition is life, limb or organ threatening FOGG ASSIST must be contacted as soon as possible thereafter.

Failure to contact FOGG ASSIST may prejudice your claim.

This is not a general health insurance. It only covers the Insured in the event of any sudden and unexpected accident or the onset of sickness or illness and does not cover ELECTIVE (non-emergency) treatment.

## SPECIAL CONDITIONS

1. It is a condition precedent to any liability under this insurance that immediate notice must be given to FOGG ASSIST of any loss or injury which necessitates admittance to hospital as an in-patient or before any arrangements are made for repatriation.
2. In the event of injury or illness to the Insured, Insurers reserve the right to:
  - a) repatriate you when, in the opinion of the treating doctor and the Assistance Service, you are fit to travel
  - b) 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
  - c) 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.

## RECIPROCAL HEALTH AGREEMENT

In countries where reciprocal health arrangements exist all reasonable steps must be made to utilise them. Travellers to European Union countries and Switzerland should apply and obtain the European Health Insurance Card (EHIC).

UK Residents may apply online at [www.ehic.org.uk](http://www.ehic.org.uk) - the quickest route, or by Telephone on 0845 606 2030, or by post – application forms are available from the Post Office.

Applications can take between 7, 10, and 21 days respectively so please allow sufficient time prior to your departure date. This will entitle you to benefit from the reciprocal health arrangements which exist between European Union countries. In other countries where reciprocal health arrangements exist all reasonable steps should be made to utilise them.

## WHAT IS NOT COVERED

Any payment which you would normally have made during your travel if nothing had gone wrong.

## DEFINITIONS

'Abandonment' means returning to your home address prior to the scheduled return date or becoming an in-patient in hospital, in which case a proportionate refund will be made of unused travel and accommodation costs and pre-paid charges. The refund for accommodation will be based on each day you have lost but a proportionate refund of travel expenses will be paid only if you cannot use your return ticket.

'Bodily Injury' includes death or disablement as a direct result of exposure following a forced landing of any aircraft or a mishap to a vessel or vehicle in which you are travelling.

'Close Business Associate' means an associate of the Insured in the same employment as the Insured whose absence from work or place of employment necessitates the cancellation or abandonment of the journey/trip as certified by a Senior Director of such company.

'Close Relative' means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew or niece.

'Fitness to Travel' means that it is unlikely you will require in-patient treatment whilst abroad.

'Home Address' means your home address in your Country of Residence

'Country of Residence' means the country where you are a permanent resident

'Immediate Relative' means mother, father, sister, brother, wife, husband, daughter or son.

'Laptops' means laptops, web books, note books, and mac equivalent.

'Loss of Limbs' means loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

'Permanent Total Disablement' means permanent and total disablement from engaging in or attending to any kind of profession or occupation.

'Total Loss of Sight' means complete and irrecoverable loss of sight.

'Transit Passenger' means any Insured whose sole purpose of being at the airport is to change flights en route to their final destination, who remains within the airport and who departs the airport on their subsequent flight within 12 hours of arriving.

'Travelling Companion' means an accompanying person without whom the journey or trip cannot commence.

'United Kingdom' includes Isle of Man and Channel Islands.

'Valuables' means jewellery, gold/silver/precious metal or precious stone articles, furs and animal skins, watches, cameras, photographic apparatus and equipment, satellite navigation equipment, binoculars, telescopes, video equipment, camcorders, and any audio or audio visual equipment including, but not limited to: tape recorders, cassettes and players, radios, compact discs and players, minidisks and players, Ipods, MP3 players, computers (but not including laptops, web books, note books and mac equivalent – please refer to laptop definition) and accessories and/or equipment, video games and TV sets, discs or Compact Discs, films, cassettes, cartridges.

'We/Us/Our/Insurers' means Certain Underwriters at Lloyd's of London

'Winter Sports' means Skiing, Snowboarding, Skating (Excluding any form of Ski Racing, Competition or Training therefor, Ski Jumping, Ski Flying, Ski Acrobatics, Stunting, Bob Sleighing or Skeletoning). IMPORTANT This is additional optional cover and is not part of your standard insurance certificate with Projects Abroad. Winter Sports cover is given subject to appropriate Winter Sports premium being paid to Projects Abroad).

'You/Your/Insured' means the first insured person and/or persons named in the certificate schedule

Subject to the terms of this certificate Insurers will indemnify you, during the Period of Insurance for which we have accepted your premium, up to the sums insured provided in respect of:

## SECTION 1 MEDICAL EXPENSES

### WHAT IS COVERED

1. Expenses itemised below if you suffer accidental bodily injury, illness or death during the Period of Insurance.
    - (a) Emergency medical, surgical or hospital treatment (including rescue services to take you to).
    - (b) Emergency dental treatment for the immediate relief of pain only up to a limit of £200.
    - (c) Costs of burial or cremation in the country abroad where your death occurred up to a limit of £2,500 plus the cost of conveying the ashes to your Home Address.
    - (d) Costs of transporting your body to your Home Address.
    - (e) Reasonable additional charges for accommodation of a similar standard to the accommodation which was enjoyed for the duration of the journey or trip if available if it is necessary for you to stay beyond the intended return date and travel expenses which you have to pay to get back to your Home Address if you cannot use your return ticket.
  2. Expenses incurred in the repatriation of the Insured to their Home Address if it is medically necessary following accidental bodily injury or illness during the Period of Insurance.
- Items 1(e) and 2 include the reasonable travel and accommodation expenses of any one relative or friend who is required on medical advice to travel to, remain with or accompany you.

### LIMIT OF AMOUNT PAYABLE

The total amount payable in respect of each Insured shall not exceed the amount stated in the Schedule of Cover. In respect of Item 1(a), 1(b) and 1(c) We shall only pay for costs incurred while you are abroad during the Period of Insurance unless your homeward journey cannot be completed before the expiry of the Period of Insurance, in which case the Extension of Period of Insurance clause automatically applies.

### SPECIAL CONDITIONS

1. It is a condition precedent to any liability under this insurance that immediate notice must be given to FOGG ASSIST of any illness or injury which necessitates admittance to hospital as an in-patient or before any arrangements are made for repatriation.
2. In the event of injury or illness to the Insured, Insurers reserve the right to:
  - a) repatriate you when, in the opinion of the treating doctor and the Assistance Service, you are fit to travel
  - b) 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
  - c) 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

### WHAT IS NOT COVERED

See exclusions below and the General Exclusions

## SECTION 2 – PERSONAL ACCIDENT

### WHAT IS COVERED

Bodily injury suffered by you during the Period of Insurance *caused by accident* resulting solely and independently of other cause in death or disablement. The benefits shown below will be paid to you or your legal personal representative.

Item 1	Death	£15,000
Item 2	Permanent TOTAL disablement after 52 weeks	£15,000

### SPECIAL CONDITIONS APPLYING TO SECTION 2

1. Death or disablement must occur within one year of the injury.
2. Benefit shall not be payable under more than one item and any such payment shall end this section of the Certificate in respect of the Insured concerned.
3. The Permanent Total Disablement Benefit is limited to 50% if not employed for the six months prior to the departure date of the trip in which the accident occurred.

### WHAT IS NOT COVERED

See exclusions below and the General Exclusions

## EXCLUSIONS TO SECTIONS 1 & 2

1. We shall not make any payment in respect of a medical condition of any Insured where the Insured travelled against the advice of a qualified medical practitioner or would be travelling against the advice of a qualified medical practitioner had advice been sought.
2. We shall not make any payment in respect of a medical condition of any Insured for which (at the time of purchasing insurance) the Insured:
  - a) is receiving in-patient treatment or is on a waiting list for in-patient treatment
  - b) has received a terminal prognosis
  - c) is intending to obtain medical treatment during the Period of Insurance
  - d) has suffered from, received medication, treatment or advice for that illness/infirmity in the last 12 months prior to issue of this certificate, unless declared to Insurers or their representatives and accepted in writing by them.  
This includes in respect of 2 a), b) and d) all persons whether travelling or not on whom the journey or trip plans depend.
3. We shall not make any payment in respect of a medical condition of any Insured for:
  - a) any expenses or fees for any in-patient treatment or repatriation which have not been notified to and authorised by Insurers or the Assistance Company
  - b) the cost of any elective treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated the Insured's admittance into hospital
  - c) any form of treatment which in the opinion of the doctor in attendance and Insurer's medical advisers can reasonably be delayed until the Insured returns to their Country of Residence
  - d) cosmetic surgery
  - e) medication, which at the time of departure is known to be required or to be continued outside their Country of Residence
  - f) any additional costs arising from single or private room accommodation
  - g) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
  - h) emotional disorders
  - i) any treatment after you have returned to your Country of Residence
  - j) any Cancellation or Abandonment claims arising from the illness/infirmity of a Close Relative, Immediate Relative, Close Business Associate, Travelling Companion or Person with whom you have arranged to stay, who has suffered from, received medication, treatment or advice for that illness/infirmity in the last 12 months prior to issue of this certificate, unless declared to Insurers or their representatives and accepted in writing by them.
4. We shall not make any payment in respect of your death, injury, illness or disablement resulting from:
  - a) any psychological or mental disorder, depression, stress or anxiety, suicide or self-inflicted injury
  - b) or your carriers refusal to allow you to travel for whatever reason
  - c) flying or other aerial activities except while travelling in an aircraft as a passenger
  - d) motor cycling as a driver or passenger
    - i) on machines exceeding 125 cc engine capacity: and/or
    - ii) where the Insured as a driver does not hold a full motor cycle licence applicable to your Country of Residence
  - e) mountaineering or rock climbing ordinarily necessitating the use of ropes or guides, bungee jumping, scuba diving below 9 metres, pot-holing or organised team sports
  - f) engaging in or practising for speed or time trials, sprints or racing of any kind
  - g) manual work of any kind
  - h) participation in expeditions or the crewing of a vessel from one country to another.
5. Notwithstanding anything contained in exclusion 4 above, the following activities are included under Section 1 of the Cover :-

Abseiling, Activity centre holidays, Archery, Athletics, Ballooning (as an organised excursion), Baseball, Basketball, BMX biking, Bungee jumping, Canoeing (except open sea or slalom), Casual work (including manual), Cricket, Cycle touring, Cycling, Dinghy sailing, Elephant trekking, Farm holidays, Football, Frisbee, Go carting, Golf, Hiking, Hockey (field only) Horse trekking, Horse riding, Ice skating, Jet skiing, Jogging, Kayaking, Lacrosse, Marathon/Triathlon, Mopeds (NB no cover if no crash helmet worn on mopeds more than 50cc), Motorcycle casual riding NB no cover if no crash helmet worn on mopeds more than 50cc), Mountain biking on/off road, Outward bound, Paint balling, Parascending (behind motorised vehicle), Parasailing (behind a boat), Passenger light aircraft/helicopter, Power boating (as a passenger), Quad biking, Regular sports, River kayaking, Rollerblading, Rowing, Rugby, Safaris (without guns), Sailboarding, Sailing, Sandboarding, Scrambling, Scuba diving to 30m (if appropriate PADI or BSAC qualified or other diving recognised International Authoritative or Affiliate qualified, or provided you are diving under the direction and/or instruction of an accredited/qualified instructor. No solo diving. (If qualified and diving without an instructor, depth limited to : PADI Open Water to 18 metres only, PADI Advanced Open Water to 30 metres only, BSAC Ocean Diver to 20 metres only, BSAC Sports Diver to 20 metres only, BSAC Dive Leader to 30 metres only, or depth of other recognised diving qualification). You will not be covered under this policy if you travel by air within 24 hours of participating in scuba diving), Skateboarding, Skin diving, Snorkelling, Soccer, Solo sailing (in shore waters), Surfing, Tennis, Trekking, Volleyball, Water skiing, Weightlifting, White water boating/rafting/canoeing/kayaking, Wind surfing, Yachting in territorial waters, Zip climbing, Zip wiring.
6. Winter Sports or the use of dry ski slopes (unless the appropriate premium has been paid for this additional optional cover when this shall read any form of ski racing, competition or training therefor, ski jumping, ski flying, ski acrobatics, stunting, bob sleighing or skeletoning). Winter Sports is not part of your standard insurance certificate with Projects Abroad. Winter Sports cover is given subject to appropriate Winter Sports premium being paid to Projects Abroad).
7. We shall not make any payment for the Insured's disinclination to travel or for the Insured's loss of enjoyment during the journey or trip.

8. We will not cover items listed within the General Exclusions.
9. We shall not pay the first £50 of each claim per Insured in respect claims under Section 1.

### SECTION 3 PERSONAL BAGGAGE

#### WHAT IS COVERED

Loss of or damage during the Period of Insurance:

- (i) to personal effects (worn or carried as baggage)
  - (ii) to personal baggage
- in your custody and control and taken by you on your journey.

#### LIMIT OF AMOUNT PAYABLE

The total amount payable in respect of each Insured is up to the amount stated in the Schedule of Cover and within which the maximum sums insured stated shall apply in respect of any single article, pair or set of articles and/or overall in respect of Valuables and/or Laptops.

#### SPECIAL CONDITIONS APPLYING TO SECTION 3

1. You must, at all times, take reasonable precautions to ensure the safety and supervision of your property. If it is lost or damaged while in the care of a transport company, authority or hotel you must report to them, in writing, details of the loss or damage and obtain written confirmation.  
If baggage is lost or damaged by an airline you must:
  - a) obtain a Property Irregularity Report
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (and retain a copy)
  - c) keep all travel tickets and tags for submission if a claim is to be made under this certificate.
2. Reasonable precautions must, at all times, be taken to ensure the safety and supervision of your Baggage and you should take all practicable steps to recover Baggage lost or stolen.

#### WHAT IS NOT COVERED

Exclusions are listed after Section 4 and under the General Exclusions.

#### NOTE

This certificate is a certificate of indemnity and does not provide cover on a 'new for old' basis.

### SECTION 4 PERSONAL MONEY

#### WHAT IS COVERED

Loss of cash, travellers' cheques, letters of credit, travel tickets, hotel vouchers, passports and green cards held by you for social and domestic purposes during the Period of Insurance.

#### LIMIT OF AMOUNT PAYABLE

The total amount payable in respect of each Insured is up to the amount stated in the Schedule of Cover and within which the maximum sum stated payable for cash or banknotes.

#### SPECIAL CONDITION APPLYING TO SECTION 4

Reasonable precautions must, at all times, be taken to ensure the safety and supervision of your Personal Money and you should take all practicable steps to recover Personal Money lost or stolen.

### EXCLUSIONS TO SECTIONS 3 & 4

The certificate does not insure:

1. cracking, scratching or breakage of glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile articles.
2. pedal cycles, contact lenses, medical and dental fittings, mobile phones and/or accessories.
3. wear and tear, depreciation, deterioration or damage by moth, vermin or by any process of cleaning, repairing or restoring.
4. loss of Baggage, Valuables and Personal Money not reported to the Police within 24 hours of discovery and a written Police report obtained.
5. breakage of sports equipment while in use.
6. household goods and anything shipped as freight.
7. delay, detention, seizure or confiscation by Customs or other officials.
8. items used in connection with your employment or occupation.
9. bonds, securities or documents of any kind.
10. loss, theft or damage of Valuables and Personal Money in a suitcase while in transit and outside your control.
11. loss of Valuables, Personal Money unless at all times they are attended by You or deposited in a safe or safety deposit box where available or left in Your locked personal holiday or journey accommodation.
12. loss of Baggage (but not Valuables), from an unattended vehicle unless:
  - a) secured in the locked boot of the locked vehicle or
  - b) contained in the luggage space at the rear of a locked Estate car or locked Hatchback under a top cover and out of view.
13. shortages due to error omission or depreciation in value.
14. the first £50 of each claim per Insured under Sections 3 or 4.
15. items listed within the General Exclusions.

## SECTION 5 CANCELLATION or ABANDONMENT

### CANCELLATION :-

#### WHAT IS COVERED

Refund of deposits which are not recoverable and any other amount which you are legally obliged to pay up to the amount stated in the Schedule of Cover in respect of unused travel and accommodation costs and other pre-paid charges (purchased prior to the date of departure from your Home Address and prior to any occurrence giving rise to a claim) in the event of unavoidable cancellation of the journey or trip as a result of any of the following occurring after the date of issue of this insurance:

1. (a) The accidental bodily injury to or illness or quarantine or death:
  - (i) of yourself
  - (ii) of your Travelling Companion
  - (iii) of any person with whom you have arranged to stay.
- (b) The accidental bodily injury to or serious illness or death:
  - (i) of any Close Relative residing in your Country of Residence
  - (ii) of any Immediate Relative residing elsewhere in the World
  - (iii) of your fiancé(e)
  - (iv) of any Close Business Associate in your Country of Residenceof any Insured under this certificate.

**IMPORTANT** All claims resulting from accidental bodily injury, illness, quarantine or death must be supported by medical report(s) and/or death certificate as applicable.

2. You or your Travelling Companion being summoned for Jury Service or called as a witness in a Court of Law during the Period of Insurance.
3. You or your spouse being made redundant and certified as being such by the Employment Service.
4. (a) Your Home Address becoming uninhabitable following fire, storm or flood.  
(b) Your presence being required by the Police following burglary at your Home Address or place of business.

#### LIMIT OF AMOUNT PAYABLE

The total amount payable in respect of each Insured is up to the amount stated in the Schedule of Cover.

#### WHAT IS NOT COVERED

Exclusions are listed after below and under the General Exclusions.

### ABANDONMENT :-

#### WHAT IS COVERED

1. Proportionate refund of unused travel and accommodation costs or charges (purchased prior to the date of departure from your Home Address and prior to any occurrence giving rise to a claim):
  - (a) the event of abandonment of the journey or trip where it is medically necessary as a result of any of the following occurring after the commencement of the journey or trip:
    - (i) The accidental bodily injury to or illness or quarantine or death:
      - (a) of yourself
      - (b) of your Travelling Companion
      - (c) of any person with whom you have arranged to stay.
    - (ii) The accidental bodily injury to or serious illness or death:
      - (a) of any Close Relative residing in your Country of Residence
      - (b) of any Immediate Relative residing elsewhere in the World
      - (c) of your fiancé(e)
      - (d) of any Close Business Associate in your Country of Residenceof any Insured under this certificate.
  - (b) In the event of the insured becoming an in-patient in hospital as a result of any accidental bodily injury or illness occurring after the commencement of the journey or trip.

**IMPORTANT** All claims resulting from accidental bodily injury, illness, quarantine or death must be supported by medical report(s) and/or death certificate as applicable.

2. Reasonable additional travel and accommodation expenses which you incur if it is necessary for you to return to your Home Address (and you cannot use your return ticket) due to the accidental bodily injury to or serious illness or death of a Travelling Companion; or
  - (i) any Close Relative, fiancé(e) or Close Business Colleague of yours (or of a Travelling Companion) not travelling with you and resident in your Country of Residence
  - (ii) Your Home Address becoming uninhabitable following fire, storm or flood or
  - (iii) Your presence being required by the Police following burglary at your Home Address or place of business.

Item 1(a) includes the reasonable travel and accommodation expenses of any one relative or friend who is required on medical advice to travel to, remain with or accompany you.

#### LIMIT OF AMOUNT PAYABLE

The total amount payable in respect of each Insured is up to the amount stated in the Schedule of cover.

#### WHAT IS NOT COVERED

Exclusions are listed below and under the General Exclusions.

## EXCLUSIONS TO SECTION 5

1. We shall not make any payment in respect of a medical condition of any Insured where the Insured travelled against the advice of a qualified medical practitioner or would be travelling against the advice of a qualified medical practitioner had advice been sought.
  2. We shall not make any payment in respect of a medical condition of any Insured for which (at the time of purchasing insurance) the Insured:
    - a) is receiving in-patient treatment or is on a waiting list for in-patient treatment
    - b) has received a terminal prognosis
    - c) is intending to obtain medical treatment during the Period of Insurance
    - d) has suffered from, received medication, treatment or advice for that illness/infirmity in the last 12 months prior to issue of this certificate, unless declared to Insurers or their representatives and accepted in writing by them
    - e) This includes in respect of 2 a), b) and d) all persons whether travelling or not on whom the journey or trip plans depend.
  3. We shall not make any payment in respect of a medical condition of any Insured for:
    - a) any expenses or fees for any in-patient treatment or repatriation which have not been notified to and authorised by Insurers or the Assistance Company
    - b) the cost of any elective treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated the Insured's admittance into hospital
    - c) any form of treatment which in the opinion of the doctor in attendance and Insurer's medical advisers can reasonably be delayed until the Insured returns to their Country of Residence
    - d) cosmetic surgery
    - e) medication, which at the time of departure is known to be required or to be continued outside their Country of Residence
    - f) any additional costs arising from single or private room accommodation
    - g) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
    - h) emotional disorders
    - i) any treatment after you have returned to your Country of Residence
    - j) any Cancellation or Abandonment claims arising from the illness/infirmity of a Close Relative, Immediate Relative, Close Business Associate, Travelling Companion or Person with whom you have arranged to stay, who has suffered from, received medication, treatment or advice for that illness/infirmity in the last 12 months prior to issue of this certificate, unless declared to Insurers or their representatives and accepted in writing by them.
  4. We shall not make any payment in respect of your death, injury, illness or disablement resulting from:
    - a) any psychological or mental disorder, depression, stress or anxiety, suicide or self-inflicted injury
    - b) or your carriers refusal to allow you to travel for whatever reason
    - c) flying or other aerial activities except while travelling in an aircraft as a passenger
    - d) motor cycling as a driver or passenger
    - e) on machines exceeding 125 cc engine capacity: and/or
    - f) where the Insured as a driver does not hold a full motor cycle licence applicable to your Country of Residence.
    - g) mountaineering or rock climbing ordinarily necessitating the use of ropes or guides, bungee jumping, scuba diving below 9 metres, pot-holing or organised team sports
    - h) engaging in or practising for speed or time trials, sprints or racing of any kind
    - i) manual work of any kind
    - j) participation in expeditions or the crewing of a vessel from one country to another.
  5. Winter Sports or the use of dry ski slopes (unless the appropriate premium has been paid for this additional optional cover when this shall read any form of ski racing, competition or training therefor, ski jumping, ski flying, ski acrobatics, stunting, bob sleighing or skeletoning). Winter Sports is not part of your standard insurance certificate with Projects Abroad. Winter Sports cover is given subject to appropriate Winter Sports premium being paid to Projects Abroad).
  6. We shall not make any payment for Cancellation arising from unemployment caused by or resulting from misconduct on the part of the Insured leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the application for insurance.
  7. We shall not pay the first £50 of each claim per Insured in respect of Cancellation or Abandonment Charges.
  8. We shall not make any payment for the Insured's disinclination to travel or for the Insured's loss of enjoyment during the journey or trip.
  9. We will not cover items listed within the General Exclusions.
- Exclusions 4(c) to (i) do not apply to Cancellation and in respect of Abandonment they apply only to you.

## SECTION 6 MISSED DEPARTURE

### WHAT IS COVERED

Additional accommodation and travel expenses necessarily incurred in reaching your overseas destination or returning to your Home Address should you fail to arrive at the International Port or International Airport in time to board the vessel or aircraft in which you are booked to travel on the initial international leg of the journey or trip as a result of:

- (a) failure of public transport, or
- (b) the vehicle in which you are travelling being the subject of an accident or breakdown.

### LIMIT OF AMOUNT PAYABLE

The total amount payable in respect of each Insured is up to the amount stated in the Schedule of Cover

### SPECIAL CONDITIONS

1. The Insured must take all reasonable steps to arrive in time at the departure port or airport as specified in the itinerary.
2. The Insured must supply a repairer's report in the event of an accident or breakdown to the vehicle in which they are travelling.

### WHAT IS NOT COVERED

We shall not make any payment for:

1. claims arising from strike, riot, industrial action or civil commotion in respect of which a warning has been given prior to the commencement of the planned journey/trip
2. items listed within the General Exclusions.

## SECTION 7 PERSONAL LIABILITY

### WHAT IS COVERED

All sums which you become personally legally liable to pay in the event of:

1. death or bodily injury of any person
  2. loss of or damage to property
- arising from an accident occurring during the Period of Insurance.

### LIMIT OF AMOUNT PAYABLE

The total amount payable for all claims made against you arising from any one occurrence is the amount stated in the Schedule of Cover. We will also pay any extra costs and expenses awarded against you or incurred by you with our written consent.

### SPECIAL CONDITION RELATING TO SECTION 7

It is warranted that no liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by you without our written consent. We shall be entitled, if we so desire, to take over and conduct (in your name) your defence of any claim or to prosecute for your own benefit any claims for indemnity, damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims. You shall, wherever possible, give all such information and assistance as we require.

### WHAT IS NOT COVERED

1. Punitive and exemplary damages.
2. Liability arising from:
  - a) death or bodily injury of your employees or members of your family permanent resident with you
  - b) loss of or damage to property which belongs to or is under the control of you or a member of your family or household or a person employed by you
  - c) your trade, business or profession
  - d) the ownership or occupation of any land or building (other than occupation only of any temporary holiday accommodation, in which case the first £250 of each and every claim is excluded)
  - e) the ownership, possession or use of animals (other than domestic animals), firearms (other than sporting guns), mechanically propelled vehicles (but not including the use of a golf-buggy on a golf course hired and used by you during a round of a golf provided the appropriate premium has been paid and the golf cover extension is shown on your certificate schedule), vessels (other than manually propelled watercraft) or aircraft of any description
  - f) mountaineering or rock climbing ordinarily necessitating the use of ropes or guides, bungee jumping, scuba diving below 9 metres, pot-holing or organised team football, engaging in or practising for speed or time trials, sprints or racing of any kind.
  - g) Winter Sports or the use of dry ski slopes (unless the appropriate premium has been paid for this additional optional cover when this shall read any form of ski racing, competition or training therefor, ski jumping, ski flying, ski acrobatics, stunting, bob sleighing or skeletoning). Winter Sports is not part of your standard insurance certificate with Projects Abroad. Winter Sports cover is given subject to appropriate Winter Sports premium being paid to Projects Abroad).
3. We will not cover items listed within the General Exclusions.

## SECTION 8 LEGAL EXPENSES AND ADVICE

### WHAT IS COVERED

1. Lawyers' reasonable charges which you or your personal representatives have incurred to pursue a civil action to recover damages following your personal injury or death which occurred during the Period of Insurance and arising from the negligence of a third party during the Period of Insurance.
2. The Insured must notify claims within 30 days of return to your Home Address and must co-operate fully with the Insurer and provide all the evidence and information required to assess the claim at the Insured's own expense. Claims under this section should be notified in writing to Fogg Travel
3. If an acknowledgement is granted as per 2 above, we shall initially pay up to 5% of the limit of cover for legal costs incurred by you to determine the probability of success in obtaining reasonable compensation (this shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant).
4. In the event that you are awarded compensation (by judgement or settlement), we shall be entitled to recover from you, any sums paid to you under any Section of this certificate on account of the same incident for which compensation is received

### LIMIT OF AMOUNT PAYABLE

The total amount payable in respect of each Insured is up to the amount stated in the Schedule of Cover

### WHAT IS NOT COVERED

This certificate does not insure:

1. Claims being made by You against another Insured, your travelling companion, family member or person in your employment or service
2. lawyers' charges incurred to pursue claims against a Tour Operator, Travel Agent, Insurer, Insurer's Agent or Carrier or any provider under a 'Tour Operator' package arrangement
3. lawyers' charges incurred before the claims handlers have accepted the claim in writing on behalf of Insurers or in excess of those agreed
4. claims where there are no reasonable prospects of success or where in the reasonable opinion of the claims handlers the Insured is unlikely to obtain a significant financial benefit
5. claims where in the reasonable opinion of the claims handlers it will not be possible to repatriate damages from the country in question
6. incidental expenses such as travelling costs
7. lawyers' charges which in the opinion of the claims handlers have been charged at an excessive level or any contingent fee arrangement between you and your legal representatives
8. the first £250 of each claim per Insured
9. professional costs and expenses incurred by the Insured on the contingency that the Insured's proceedings are successful
10. any claim for legal costs and expenses incurred by us, on the contingency that Your action is successful
11. any claims made as a result of medical malpractice or incorrect medical procedure(s) performed or incorrect diagnosis made
12. items listed within the General Exclusions.

## GENERAL EXCLUSIONS WHICH APPLY TO THE WHOLE CERTIFICATE

This certificate does not insure:

1. Any consequence of War, Invasion, Act of Foreign Enemy, Terrorism Activity of any kind, Hostilities (whether War be declared or not) Civil War, Rebellion, Revelation, Insurrection or Military or Usurped Power.
2. Claims of whatever nature directly or indirectly caused by:
  - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly
  - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Death, injury, illness or disablement resulting from suicide or attempted suicide or exposure to danger which is reasonably foreseeable (except in an attempt to save human life), venereal infection or the influence or effect of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).
4. Any loss other than as specified in the certificate.
5. Any claims arising, directly or indirectly, from or consisting of, the failure, or fear of failure or inability of any equipment or any computer program to recognise or correctly to interpret or process any date as the true or correct date, or to continue to function correctly beyond that date. This exclusion does not apply to the Medical Expenses or Personal Accident Sections.
6. Any claim arising from any sexually transmitted disease, HIV (Human Immunodeficiency Virus), the fear of HIV and/or any HIV-related illness including AIDS and/or any mutant derivative or variations thereof however caused.
7. Any claims directly or indirectly occasioned by any criminal or illegal act committed by you or your travelling companion.
8. Any loss which has not been conclusively proven and amount thereof substantiated
9. Any trip or journey within your Country of Residence.

10. Any one-way trip.
11. Loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the certificate.
12. Any loss due to currency exchanges of any and every description.

### CONDITIONS WHICH APPLY TO THE WHOLE CERTIFICATE

1. Your duty:
  - a) You are not aware of any circumstances known at the time you purchase this Certificate which are likely to cause Cancellation or Abandonment of your holiday. This includes any existing sickness or injury of any relative which if this sickness or injury continued or deteriorated would mean you would have to cancel or abandon your holiday
  - b) You must tell Us all facts which are likely to influence Us in the assessment or acceptance of your insurance. If you have any doubt what you need to tell Us please contact the intermediary who arranged this insurance for you or us.
  - c) You must obtain medical advice prior to the holiday booking on the advisability of taking your holiday where medical treatment as a hospital in-patient has been received during the preceding 6 months. This includes a potentially serious illness or injury where any medical advice has been sought between purchasing this certificate and travelling. The Insured must obtain a medical certificate confirming Fitness to Travel.
2. No refund of premium shall be allowed after 14 days from the date of issue of this certificate.
3. You must take all reasonable steps to prevent and minimise loss.
4. You must notify Insurers in writing as soon as possible after any bodily injury illness, incident or unemployment or on the discovery of any loss or damage which may give rise to a claim under this certificate. You must also inform us if you are aware of any writ summons or impending prosecution. Every communication relating to a claim must be sent us without delay.
5. You, or any person acting for you, must not negotiate, admit or repudiate any claim without our written consent.
6. The Insured or the legal representative of the Insured must supply at their own expense information, evidence, details of household insurances and medical certificates required by Insurers.
7. Insurers reserve the right to require the Insured to undergo an independent medical examination at the expense of Insurers. We may also request, and will pay for, a post mortem examination if any Insured dies.
8. If at the time of any incident which results in a claim under this certificate, there is any other insurance covering the same loss, damage, expense or liability We will pay only our proportionate share. This condition does not apply to the Personal Accident or Hospital Inconvenience Expenses Sections.
9. Insurers are entitled to take over and conduct in your name the defence or settlement of any Legal Action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment We have made under the certificate to anyone else.
10. If you or anyone acting for you make a claim under this certificate knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any respect, or if any false declaration or statement is made in support, we will not pay the claim and all cover under the certificate terminates. We reserve the right to notify the Police of any such claim.

### WHAT TO DO IN THE EVENT OF A COMPLAINT

Lloyd's of London care about the service that we provide for our customers We make every effort to maintain the highest possible standards. Although we set ourselves high standards, if we do not meet your expectations and you are dissatisfied in some way, we would like to know. If you follow the guidelines below, your complaint will be dealt with in the most efficient way possible.

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

The Managing Director, Insurance Consultants International Ltd  
 Crow Hill Drive, Mansfield, Notts NG19 7AE ENGLAND  
 Telephone: +44 (0)1623 631331 Fax: +44 (0)01623 420450  
 Email: [complaints@fogtravelinsurance.com](mailto:complaints@fogtravelinsurance.com)

If you are not satisfied with the way a complaint has been dealt with you may ask the Complaints and Advisory Department at Lloyd's to review your case without prejudice to your rights in law.

The address is:-

Complaints and Advisory Department, 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)

## IMPORTANT NOTE

United Kingdom law allows the parties to choose the law applicable to the contract. The contract will be subject to English law unless otherwise agreed.

This Insurance is administered by Insurance Consultants International Ltd  
Claims Managed by Fogg Travel Insurance Services Limited.

Insurance Consultants International Ltd is authorised and regulated by the Financial Services Authority  
and whose FSA registered number is 307945.

Fogg Travel Insurance Services Ltd is authorised and regulated by the Financial Services Authority  
and whose FSA registered number is 307304.

This information can be checked at [www.fsa.gov.uk/pages/register](http://www.fsa.gov.uk/pages/register).

This insurance is underwritten by the Association of Underwriters known as Lloyd's led by Catlin.  
Their reference is PM0626611.

The cover is mediated by Besso Limited, known as the Coverholder, who is authorised and regulated by the  
Financial Services Authority and whose registered number is 309159.

'Signature of Coverholder'

A handwritten signature in blue ink, appearing to be 'J. Besso', written in a cursive style.