

Policy Summary - 2011 Robinwood Activity Centre 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, 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. A copy of the policy wording is held by them. This insurance is underwritten by Union Reiseversicherung AG, UK Branch and who are authorised in Germany by BaFin and regulated by the Financial Services Authority. Robinwood Activity Centre is an Appointed Representative of Fogg Travel Insurance Services Limited.

This insurance is Single Trip cover and under cover under A. Pre-Travel Policy, is valid from the date of purchase until you leave home at the start of your trip. The cover under the B. Travel Policy starts when you leave home at the start of your trip and ends when you return home or the expiry of the policy whichever is first. This insurance is arranged for departures between 1st January 2011 and 31st December 2011.

Master policy number SJSSA40072-12 A & B.

Cancellation

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 no claims have been made, you intend to make any claim and that you return your policy prior to your departure date.

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:

A. PRE-TRAVEL POLICY

Policy section	Maximum benefit	Excess
1. Cancellation / Loss of deposit	up to £1,000	£15/£10

B. TRAVEL POLICY

Policy section	Maximum benefit	Excess
1. Delayed Arrival	up to £100	Nil
Delay abandonment	up to £1,000	£15
2. Personal possessions	up to £1,000 (£500 u16's)	£15
Single article/valuable limit	up to £100	
3. Personal money	up to £250 (£100 u16's)	£15
4. Emergency repatriation and associated expenses	up to £2,000	£15
Curtailment of activities	up to £120 @ £ 15 per day	Nil
5. Curtailment	up to £1,000	£15
6. Personal liability	up to £1,000,000	£50*
7. Personal accident	up to £15,000**	Nil

* increased to £100 in respect of rented property damage only.

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

Legal Advice

Should you have an accident abroad and require legal advice this is available through:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU
Telephone: 0161 228 3851 or fax: 0161 909 4444.

They will arrange for up to thirty minutes of advice to be given to you by a lawyer. You cannot use this service to sue a member of your family, the tour operator, the insurer or anyone acting as their agent.

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 print a claim form online at

www.foggtravelinsurance.com

Or alternatively if you do not have internet access you should notify:

Fogg Travel Insurance Services Limited,
Crow Hill Drive, Mansfield, Notts NG19 7AE

Telephone: 01623 631331 Fax: 01623 420450

When you notify a claim you will need to quote your scheme name Robinwood Activity Centre.

Referral Helpline

If you need to make a medical declaration and/or material fact please refer to your policy and "Disclosure of Material Facts and Pre-existing Health Conditions" under the pre-travel policy and 'Change in Medical Condition or Ongoing Medication' under the travel policy. You should contact the Referral Helpline on telephone number 0845 1300 198 during office hours Monday to Friday, 9am to 5pm quoting your scheme name Robinwood Activity Centre.

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:

(a) The General Manager, Fogg Travel Insurance Services Limited,
Crow Hill Drive, Mansfield, Notts. NG19 7AE

Should you still remain dissatisfied you may then pursue the following options:

- (b) (i) Write to the
Branch Manager, URV,
Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow,
Kent TN11 9QU
who will review the claims office decision.
- (ii) If your complaint cannot be resolved you may ask the
Financial Ombudsman Service (FOS) to review your case.
Their address is South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone 0845 080 1800

Compensation

URV is a member 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 up 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.

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 lived in the United Kingdom for at least 6 months in the last 12 months. Please read Definition of Words section in the policy – Home, Resident, Insured-person/you/you.
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, exceptions which apply to the whole policy.
Policy Limits	Most sections of the policy have limits on the amount the insurer will pay under that section. Some sections also include inner limits e.g.: for any one item, or for valuables in total. Some sections also include inner limits e.g.: for any one item, or for valuables in total. Please read Section B1 Delayed arrival, B2 Personal Possessions, B3 Personal Money, B4 Emergency Repatriation and Associated Expenses, Section B7 Personal Accident.
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.
Age Restrictions	Cover is available for persons under 85 years at the date of departure. The duration is reduced to 31 days if you are aged between 65 and 75 and to 24 days if you are 75 to 84 years at the date of departure.
Pre-existing medical conditions	<ul style="list-style-type: none"> 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. If you have ever had a heart condition, diabetes, a stroke, breathing problems, high blood pressure, 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 This includes anything concerning your close relative or close business associate on whom the travel plans may depend. If you are travelling as part of a school party you need only contact the Referral Helpline if you are 17 years and over travelling. Persons under 16 years travelling as part of a school party do not need to make a declaration. We require you to notify the Referral Helpline if your health or your ongoing medication changes between the date the policy was bought and the date of travel. <p>Please read Disclosure of Material Facts and Pre-existing Health Conditions section, Change in medical condition or ongoing medication</p>
Psychological conditions	There is no cover for stress, anxiety, depression, eating disorders or any condition requiring psychiatric care.
Alcohol or Drugs	There is no cover for any claim caused by your past or present use or abuse of drugs, solvents or alcohol
Required Disclosure Material facts	We reserve the right to refuse a claim where you have not informed us of a material fact. A material fact is a piece of important information that would affect the likelihood of a claim under your policies. 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 form of cancer Any heart or circulatory condition A stroke or high blood pressure Any breathing condition (such as asthma) Any type of diabetes Please read Disclosure of Material Facts and Pre-existing Health Conditions section and Definition of Words section in the policy.
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.
Emergency repatriation & associated expenses	The policy does not cover any expenses or fees for your return home which have not been notified and authorised by Fogg Travel prior to any arrangements being made. You must obtain written medical confirmation from the treating doctor of the medical necessity to be repatriated or that you are unable to return on your scheduled return date, or for curtailment of activities, confirmation of the date that you are unable to participate in the booked programme of activities with Robinwood. Read the sections in the policies headed "What you need to do if you wish to make a claim under this section of the policy."
Proof of claim	If you have to make a claim under any section of these policies it is for you to produce sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim For eg. Police, reps report confirming the loss, theft, damage or written medical confirmation confirming the need to curtail your holiday. Please also see the IMPORTANT part of Section 4 Emergency Repatriation and Associated Expenses and 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. Personal Possessions are not covered if left unattended from your personal trip accommodation. Certain exceptions apply. Claims will not be considered unless substantiated by proof of purchase or existing valuation for any item, pair or set above £50. Read Section B2 – Personal Possessions 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
Unattended	There is no cover for Valuables, Personal Money 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 B2 Personal Possessions and Section B3 Personal Money in the policy headed 'What is not covered' and Definitions section in the policy under Valuables, Personal Possessions 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 or animals, 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.
Delayed arrival	The policy provides compensation cover for delay in your arrival at the Robinwood Centre if the coach on which you are pre-booked is delayed in arrival for more than 6 hours. You must obtain a letter from the coach company or their handling agents that shows (a) scheduled departure and arrival times (b) actual departure and arrival times (c) reason for the delay.
Subrogation and contribution	We reserve the right to ask for a contribution from any other relevant insurances you may hold and to take legal action in your name to recover losses against any third party.

POLICY WORDING

The policy wording can be viewed and printed at any time by any one who wishes to see the full terms at www.robinwood.co.uk and by clicking on the 'How to Book' button on the home page, and then following the useful link under heading insurance on this page.