

NST Travel Insurance

Policy Summary - 2018 Single trip 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 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 travel insurance is arranged for NST by Fogg Travel Insurance Services Limited (Fogg), who is authorised and regulated by the Financial Conduct Authority and whose FCA registered number is 307304. This can be checked on the financial services register held on the FCA's website (www.fca.org.uk). A copy of the policy wording is held by Fogg. This insurance is underwritten by Union Reiseversicherung AG, UK Branch who are authorised in Germany by BaFin, and subject to limited regulation by the Financial Conduct Authority (FCA) and in the Republic of Ireland by the Insurance Regulator. NST is an Appointed Representative of Fogg Travel Insurance Services Limited.

This insurance is Single Trip cover and 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 2018 and 31st December 2018.

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 no claims have been made, intend to make any 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.

24 Hour Assistance

We want to take all the worry out of your trip 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 ASSIST we provide immediate help in the event of an Insured Person's illness or injury arising outside the United Kingdom.

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 or where 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. +44 020 7118 1444. You will need to quote **NST**. Please refer to the 'If you need Emergency Medical Assistance Abroad' Section of the policy for full details.

Referral Helpline

If you have a pre-existing health condition please refer to your policy and "Disclosure of Pre-existing Health Conditions" under the pre-travel and travel policy to see if you do need to make a health declaration and/or for any relevant information – **a Referral should be completed at the time of booking / insurance issue** (whichever is the later) or as soon as possible thereafter for a decision on cover and includes that of any close relative on whom the travel plans depend, even if not travelling. **Age exemptions apply to certain age groups travelling in the UK or Europe.** You can contact the Referral Helpline on telephone number 01623 635958 during office hours Monday to Friday, 9am to 5pm quoting **NST**.

Legal Advice

Should you have an accident abroad and require legal advice this is available through Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ 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 require a claim form please visit www.foggtravelinsurance.com and click on claim forms or by email: 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**. In all circumstances you should quote **NST**.

Law Applicable to the Insurance

This insurance is governed by the law of the country that you live in, within the United Kingdom or the Channel Islands unless you and your insurers have agreed otherwise.

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 see the following steps.

1. If your complaint is regarding the selling of your policy please forward details of your complaint in the first instance as follows: Managing Director, Fogg Travel Insurance Services Ltd, Crow Hill Drive, Mansfield, Nottinghamshire, NG19 7AE Telephone: 01623 631331 Email: complaints@foggtravelinsurance.com
2. Or if your complaint is about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows: Write to the Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY who will review the claims office decision. Telephone 020 3829 6604.
3. If you are still not satisfied with the outcome you may ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567.

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 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 trip. Please also see the 'If you need Emergency Medical Assistance Abroad' Section headed in the policy, and see 24 hour Assistance heading on the first page of this Policy Summary. 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 for items belonging to you (or a member of your family). Claims will not be considered unless substantiated by proof of purchase or existing valuation for any item, pair or set above £50. You should note that there is: <ul style="list-style-type: none"> • no cover for items such as mobile telephones and all accessories, and • cover for 'valuables', for e.g. photographic, ipods, mp3 players, ipads, tablets and jewellery, smart watches is limited. 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:"
High Value Items	This policy is not intended to cover items of high value, such as tablets, ipods, laptops, cameras, 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 B2 Personal Possessions 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, but does not provide cover for the actual cost to replace 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 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. Please read the policy under Section B7 Personal Liability, 'For each insured-person this insurance will not cover' for details of any exceptions when forming part of the published NST programme.
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.

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 90% of the claim without any upper limit.

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.nstgroup.co.uk/insurance then following the useful downloads insurance policy link.

Significant Features and Benefits

Your policy will show the full cover provided, the following is a Summary of Cover of the main benefits, applicable to each Insured person:

A. PRE-TRAVEL POLICY

Policy section	Maximum benefit			Excess
	Non UK trip	UK Trip Standard	UK Trip Extended	
1. Cancellation / Loss of deposit	up to £5,000	up to £1,000	N/A	£50*/ £10

* Excess reduced to £35 in respect of UK trips only.

B. TRAVEL POLICY

FOR UK TRIPS ONLY - PLEASE NOTE SECTION COVERS B1, B2, B3, B4 AND B6 ARE ONLY APPLICABLE WHEN THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID TO NST AND IS SHOWN ON YOUR BOOKING CONFIRMATION INVOICE.

Policy section	Maximum benefit			Excess
	Non UK trip	UK Trip Standard	UK Trip Extended	
1. River Closure+	up to £90	NIL	up to £90	NIL
2. Personal possessions	up to £1,500	NIL	up to £1,500	£50*
Single article limit / Valuable limit	up to £250	NIL	up to £250	
School / College / University property	up to £1,000	NIL	up to £1,000	NIL
Delayed possessions	up to £100	NIL	NIL	NIL
3. Personal money	up to £500	NIL	up to £500	£50*
Under 18 years limit	up to £200	NIL	up to £200	
Party leader (School / College / University groups)	up to £1,000	NIL	up to £1,000	£50
Cash limit	up to £500	NIL	up to £500	
Loss of travel documents	up to £200	NIL	up to £200	NIL
4. Emergency medical expenses	up to £5,000,000	NIL	NIL	£50
Area 1 Repatriation Limit	NIL	NIL	up to £10,000	£35
Hospital benefit @ £10 per day	up to £300	NIL	up to £300	NIL
5. Curtailment	up to £5,000	up to £1,000	N/A	£50*
6. Unused activities - £20 per day+	up to £240	NIL	up to £240	NIL
7. Personal liability	up to £1,000,000	up to £1,000,000	N/A	£100**
8. Organisers expenses+	up to £100	up to £100	N/A	NIL
9. Organisers liability+	up to £5,000,000	up to £5,000,000	N/A	£100
10. Personal accident	Disability / Injury Benefit Payable			NIL
1 Death	£25,000	£25,000		
2a Total loss of sight	£25,000	£25,000		
2b Loss of either whole arm or whole hand or thumb	£9,000	£9,000		
index finger	£3,000	£3,000		
any other finger	£2,250	£2,250		
2c Loss of either whole leg or whole foot or big toe	£900	£900		
any other toe	£7,500	£7,500		
any other toe	£750	£750		
any other toe	£450	£450		
2d Loss of either hearing in one ear or hearing in both ears	£1,500	£1,500		
or hearing in both ears	£6,000	£6,000		
3 Permanent Total Disability	£25,000	£25,000		
11. Legal advice and expenses	up to £25,000	£25,000	N/A	£250

* Excess reduced to £35 in respect of UK trips only.

** Applicable in respect of rented property damage only. Nil any other claims.

+ Cover only applicable to school, college, university or other groups (with participants in full time education) organised trips.

COVER PROVIDED FOR NST

Policy section	Maximum benefit			Excess
	Non UK trip	UK Trip Standard	UK Trip Extended	
12. Departure delay	up to £100	up to £100	N/A	Nil
Delay abandonment	up to £5,000	up to £1,000	N/A	£50*
Missed departure	up to £500	up to £500	N/A	Nil
Additional travel expenses	up to £100	up to £100	N/A	Nil

* Excess reduced to £35 in respect of UK trips only.

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 their main home in the United Kingdom or the Channel Islands including British Forces Posted Overseas (BFPO) or are in full time education in the United Kingdom or the Channel Islands and have not spent more than six months abroad in the year before buying this policy, other than as residential students. Please read the Definitions section in the policy – Resident, Home and Home Country.
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.
Extended Cover	For non UK trips, Standard – Non UK trip cover applies. For UK trips, Standard – UK trips cover applies. Extended cover option applies to UK trips only, and additional section covers apply provided appropriate additional premium is paid and is shown on your booking confirmation invoice. Please refer to the policy and Summary of Cover above for details of extended section covers.
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. Read Sections B1 River Closure, B2 Personal Possessions, B3 Personal Money, B4 Emergency Medical Expenses, B6 Unused activities, B10 Personal Accident, B12 Departure Delay, Missed Departure and Additional Travel Expenses (this section is provided for NST) of the policy for full details.
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 B4 Emergency Medical Expenses your excess will reduce to Nil if you save the Insurer money by using a European Health Insurance Card (EHIC) at a hospital and/or with a registered doctor.
Age Restrictions	Cover is available for persons under 80 years at the date of departure travelling in Europe but limited to under 75 years if travelling to Algeria, Morocco or Tunisia. Cover is available for persons under 75 years at the date of departure travelling Worldwide. The duration is reduced to 31 days if you are aged between 65 and 74 and to 24 days if you are 75 up to 80 years at the date of departure. There is no age restriction if travelling within the United Kingdom.
In-patient Treatment	There is no cover for in-patient treatment that has not been notified to the 24 hour Emergency Assistance Service. Read 'If you need Emergency Medical Assistance Abroad' section in the policy and see 24 Hour Assistance section heading on the first page of this Policy Summary.
Pre-existing medical conditions:	Your policy may not cover claims arising from your pre-existing medical conditions, or any condition where medication has been changed, so you need to tell the Referral Helpline of anything you know that is likely to affect our acceptance of your cover. There is no cover for any claim connected to any pre-existing medical condition or any condition where medication has been changed, unless this has been declared and agreed in writing by the Referral Helpline - see below for any applicable age exemption. There is however, no cover for any condition awaiting and/or receiving treatment or investigation or for any terminal condition. <ul style="list-style-type: none"> If you have ever had a heart or circulatory condition, any type of diabetes, a stroke, breathing problems/conditions (such as asthma), high blood pressure, any psychological conditions, any form of cancer 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 : The above also applies to, and includes anything concerning your close relative or close business associate on whom the travel plans may depend, even when not travelling. You need only contact the Referral Helpline if you are 18 years and over travelling anywhere or under 18 years in full time education travelling outside Europe. Age exemption : Persons under 18 years do not need to make a declaration if travelling in Europe or the United Kingdom. <p>If when you buy this policy you are aware of anyone travelling with you, or you are visiting or staying with, or anything that could increase the risk or result in a claim you must tell us. If you do not tell us, your policy may not cover you, and might be invalidated altogether. We reserve the right to charge an increased premium, decline, withdraw cover or increase the policy excess as well as cancel or restrict cover for any person. Please read Disclosure of Pre-existing Health Conditions section and Definition of Words section in the policy for full details.</p>