

IMPORTANT INFORMATION



Dear Parent

With regards to the forthcoming School Trip that your child is going on, a group travel insurance policy **SJWBU 40068 - A&B** has been arranged by the trip Organiser through **COGO Travel**. The purpose of this letter is to acquaint you with some of the key facts concerning the cover provided by the insurance, so that you might have some understanding as to what is, and what is not covered.

This is only a summary however and the full terms and conditions of the policy may be obtained from the Organiser, or directly from **COGO Travel**.

About your insurance...

This insurance is underwritten by Union Reiseversicherung AG, UK Branch and who are authorised in Germany by Bafin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority.

The cover under A. Pre-Travel Policy is valid from the date of purchase until your child leaves home at the start of their trip.

The cover under B. Travel Policy starts when your child leaves home at the start of their trip and ends when they return home or the expiry of the policy whichever is first.

Cancellation...

If you are unhappy with the terms of the policy please inform the **Organiser** or **COGO Travel** within **14** days of receipt of your insurance documents.

24 Hours Assistance...

For your peace of mind, your child's policy provides a 24 hour service for emergency medical assistance. Through EMERGENCY ASSISTANCE FACILITIES we provide immediate help in the event of an Insured Persons illness or injury arising outside the Republic of Ireland or Northern Ireland. The Organiser has the details and instructions as to when and how to contact Emergency Assistance Facilities, but for your convenience the telephone is shown below.

Emergency Tel No: (+44) 1732 853 333 – you will need to quote – “COGO Travel.”

Emergency Assistance Facilities will liaise with hospitals and doctors, and where necessary guarantee payment of any bills for medical treatment. If medically necessary they will arrange for repatriation to the Republic of Ireland or Northern Ireland by the best means possible. If required on medical grounds they will make the necessary arrangements for one person to travel to, remain with the Insured Person, and accompany them back to the Republic of Ireland or Northern Ireland.

Main Conditions...

This is not an exhaustive list. The full insurance policy is available for inspection from the **Organiser** or **COGO Travel**.

SIGNIFICANT RESTRICTIONS AND EXCLUSIONS APPLYING TO ALL PARTS OF THE POLICY	
Residency	This policy is only available to persons who are residents of the Republic of Ireland and Northern Ireland only.
Insurance Policy	This contains full details of the cover provided plus the conditions and exclusions which apply to it. The full insurance wording available for inspection from the Organiser or COGO Travel . There are conditions and exceptions which apply to individual sections, and general policy conditions which apply to the whole policy.
Policy Limits	Most sections of the policy have limits on the amount the insurers will pay under that section. Some sections also include inner limits e.g. for any one item, or for valuables in total. The policy limits are shown overleaf.
Existing medical conditions	<p>The policies may not cover claims arising from your child's existing medical conditions so you need to tell us of anything you know that is likely to affect our acceptance of their cover. HOWEVER:</p> <p><u>If they are aged 18yrs or under</u> and travelling within Europe you DO NOT have to tell us about their existing medical conditions for cover to apply – they will be covered automatically.</p> <p><u>If they are aged 18yrs or under</u> and travelling outside of Europe you DO need to tell us about their existing medical conditions for cover to apply.</p> <p>If they are <u>over 18yrs</u> you DO need to tell us about their pre-existing medical conditions for cover to apply.</p> <p>So that we can ensure they are provided with the best cover we can offer please read the following questions carefully:</p> <p>1. Have they or anyone travelling with them, ever been treated for:</p> <ul style="list-style-type: none">• any heart or circulatory condition;• a stroke or high blood pressure;• a breathing condition (such as asthma);• any type of cancer;• any type of diabetes. <p>2. <u>In the last 2 years</u> have they, or anyone who is travelling with them, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for test, diagnosis or treatment?</p> <p>If you have answered yes to any of the above questions we may be able to offer some cover and maybe able to cover their medical condition, although an increased premium may be required. To enable us to consider their medical condition please contact Travellers Healthcheck on 0818 245 255 (from Northern Ireland 01732 853 390) and quote COGO Travel. All calls will be treated in the strictest of confidence.</p> <p>3. You must also tell us if:</p> <ul style="list-style-type: none">• they are waiting for test or treatment of any description;• their doctor alters their regular prescribed medical. <p>Any additional medical conditions not declared will not be covered.</p>
Change in Health	If their health or their on going medication changes between the date the policies were bought and the date of travel you must advise Travellers HealthCheck on +44 (0)845 1 300 340 as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.
Psychological Conditions	There is no cover for stress, anxiety, depression, eating disorders or any condition requiring psychiatric care.
Alcohol, Solvents or Drugs	There is no cover for any claims caused by your child's past or present use or abuse of drugs, solvents or alcohol.
Hazardous activities	The policy provides cover for all activities advised by the Organiser. Any claims caused by your child taking part in a hazardous activity (as defined in the policy) is not covered unless an additional premium has been paid and the policy endorsed. 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 contact COGO Travel .
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. All claims must be submitted via the Organiser, who will advise you of the information required to substantiate the claim.
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. Please note there is no cover for property left unattended in a public place, or for property lost or stolen due to a lack of care and attention.

SCHEDULE OF POLICY COVERS AND EXCESSES		
PRE-TRAVEL POLICY		
Section	Cover Limit	Excess
A1.Cancellation	Up to COGO Travel final invoice cost up to a maximum of €5,000	€60 Deposit only claims: €40
TRAVEL POLICY		
Section	Cover Limit	Excess
B1. Departure delay	€25 for the first 12 hours, €12 for the following 12 hours, up to a maximum of €130	Nil
Abandonment	Up to COGO Travel final invoice cost up to a maximum of €5,000	€60
Missed departure	Up to €650 per group	Nil
Organisers expenses	Up to €100 per group	Nil
B2. Personal possessions	Single Article Limit: €350 Valuables Limit: €350	€90
Delayed possessions	Up to a maximum of: €1,500 Up to €200 after 12 hours for essential items	Nil
B3. Personal money	Cash limit €150	€90
Party Leader Student money	Up to €750	€90
Party Leader emergency funds	Up to €650	€90
Loss of travel documents	Up to €750	Nil
B4. Medical expenses	Up to €5,000,000 <u>outside</u> your home country Up to €1,500 <u>within</u> your home country	€90 (wintersports claims €150) €90 (wintersports claims €150)
Party Leader Expenses	Up to €50 per 24 hours a pupil is confined to a hospital bed Up to a maximum of €500	Nil
B5.Replacement party leader	Up to €1,000	Nil
B6.Curtailment	Up to COGO Travel final invoice cost up to a maximum of €5,000	€60
B7.Personal liability	Up to €2,000,000	Standard excess: €90 Property excess: €150
B8.Personal accident	Age under 18 or over 65 (a) Death €7,500 (b) Loss of Limb: €30,000 (c) Permanent Total Disablement Nil Age 18 and over €30,000 €30,000 €30,000	Nil Nil Nil Nil
WINTERSPORTS EXTENSION (ONLY APPLICABLE IF ADDITIONAL PREMIUM HAS BEEN PAID)		
B9. Own ski equipment	Own ski equipment up to €300 for each individual item Up to a maximum of: €750	€90
Hired ski equipment	Up to €300 in total	€90
Delayed ski equipment	Up to €15 after 12 hours to hire ski equipment up to a maximum of €200	Nil
Loss of use of ski pack	Up to €25 for each full day you are unable to ski due to illness or injury up to a maximum of €250	Nil
Piste Closure	Up to €15 per day up to a maximum of €400	Nil

Claims...

All claims must be submitted via the Organiser. Details of the information necessary in order to process a claim are contained in the policy wording, and should you have to submit a claim, the Organiser will obtain the necessary claim form for you to complete, and advise you what additional information is required.

Travellers Healthcheck...

If you need to make a medical declaration please, refer to DISCLOSURE OF YOUR MEDICAL CONDITONS on Page 2 of your policy.

Complaints...

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may appeal against the decision in writing, explaining why you do not think our decision is correct.

1. If your complaint is regarding the selling of your policies:

The Managing Director, Infinity Insurance Solutions, 1, Tower View, Kings Hill, West Malling, Kent. ME19 4UY

2. If your appeal is regarding policy cover or the claims or assistance service or Medical screening:

The Claims Manager, Fogg Travel Insurance Services, Crow Hill Drive, Mansfield, Nott, NG19 7AE

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows: The Branch Manager, URV, 1, Tower View, Kings Hill, West Malling, Kent. ME19 4UY, who will review the claims office decision.

Ask the Financial Ombudsman Bureau to review your case. Their address is 3rd Floor Lincoln House, Lincoln Place, Dublin 2.

Their telephone advice line is local #1 890 88 20 90

Law applicable to the Insurance...

This insurance is governed by the Republic of Ireland or Northern Ireland unless you and your insurers have agreed otherwise.

About our Service

This insurance is arranged for COGO Travel by Infinity Insurance Solutions Limited who are authorised and regulated in the United Kingdom by the Financial Conduct Authority. FRN 528912