



# Equity Winter Travel Insurance Summary



## Overview

This insurance policy is designed to cater for the insurance needs of those travelling on a trip arranged by Equity. The product provides cover including emergency medical assistance and medical costs, protection in the event of cancellation or curtailment, cover for loss, theft of or damage to baggage, group money and group equipment.

### Key features and benefits:

- A 24 hour helpline for medical emergencies
- Emergency medical expenses in the event of illness or injury
- Protection against cancellation or curtailment charges
- Cover for loss or damage to baggage, group money and group equipment
- A wide range of sports and activities covered

### Key eligibility criteria and exclusions:

- Not available to anyone aged 86 or over
- No cover under cancellation or curtailment charges, emergency medical expenses or personal accident relating to any reason set out under 'Important exclusions and conditions relating to health'
- No cover where the FCO or World Health Organisation has advised against travel
- No cover where travel is not departing from and returning to your home country

## Table of Benefits

The table below displays a summary of the maximum amounts which are payable under each section. Please note the group policy is subject to terms, conditions, limits and exclusions - please refer to the group policy wording and the statement of insurance for full details of the cover available.

Benefits	Maximum Amount	Excess
<b>Cancellation or curtailment charges</b>	Up to the tour operators holiday cost	£40
<b>Emergency medical &amp; other expenses</b>	£5,000,000	£50
Emergency dental treatment	£250	
Replacement group leader	£1,000	
<b>Personal accident</b>	£25,000 (subject to age)	£0
<b>Baggage</b>	£1,500 (subject to age)	£50
Single article, pair or set limit	£200	
Valuables limit in total	£200 (subject to age)	
Group equipment	£750	
Baggage delay	£100	£0
<b>Personal money, group money, passport &amp; documents</b>		£50
Group money	£1,000	
Passport or visa	£500	
Personal money	£250	
<b>Personal liability</b>	£2,000,000	£50
Group leader	£5,000,000	
<b>Delayed departure</b>		
1. Delay	£100	£0
2. Cancellation of trip	Up to the tour operators holiday cost	£0
<b>Missed departure</b>	£800	£0
<b>Overseas legal expenses &amp; assistance</b>	£25,000	£50

Covered if the winter sports and activities option has been selected:

Winter Sports Benefits	Maximum Amount	Excess
Ski Equipment	£500 (own) / £250 (hired)	£50
Hire of ski equipment	£30 per day / £300	£0
Ski pack	£500	£0
Piste closure	£30 per day / £200	£0
Avalanche cover	£100 per day / £500	£0

### Summary of Cover

This summary contains the key features of the group policy. It does not contain the full terms and conditions, which can be found in the group policy.

### Key Benefits

- Cancellation or curtailment charges – cover for unavoidable or necessary costs in the event that you have to cut short or cancel your trip due to death, bodily injury or illness.
- Emergency medical & other expenses – cover for emergency medical treatment, hospitalisation and repatriation home (24-hour medical emergency assistance).
- Personal accident – cover for death, loss of limb or sight and permanent total disablement
- Baggage – replacement of baggage and personal possessions in the event of accidental loss, theft or damage.
- Personal money – cover for accidental loss, theft of or damage to personal money and documents (including passports, visas and driving licences).
- Personal liability - cover will offer protection if you are held responsible for injuring someone or damaging someone's property.

### Principle Exclusions

- Cancellation or curtailment charges - any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim. Claims relating to any reason set out under 'Important exclusions and conditions relating to health'.
- Emergency medical & other expenses - Treatment or surgery which in the opinion of a medical practitioner can wait until your return home or medication, which prior to departure is known to be required during a trip. Claims relating to any reason set out under 'Important exclusions and conditions relating to health'.
- Personal accident – Claims relating to any reason set out under 'Important exclusions and conditions relating to health'.
- Baggage & group money and passports – valuables, money or passports left unattended at any time unless in a safety deposit box or in your locked accommodation. Baggage contained in an unattended motor vehicle overnight unless in a locked boot or covered from view.
- Personal liability - claims resulting from the pursuit of any business, trade, profession or occupation or the supply of goods or services.

*Please note the group policy is subject to terms, conditions, limits and exclusions - please refer to the group policy for full details of the cover available*

### Eligibility

Cover under this group policy is available if you are;

- Aged 85 or under at the time of your trip.
- Registered under the healthcare system in your home country
- Travelling from and returning to your home country

*If any member of the travelling party is 86 years or over we are unable to provide them with cover under the group policy.*

### Important Conditions Relating to Health

You and anyone accepted for cover under this group policy MUST comply with the following conditions to have full protection of this group policy. If they do not comply, this group policy may be cancelled or a claim may be refused or the amount of any claim payment reduced.

It is a condition of this group policy that you will not be covered for any claims arising directly or indirectly from:

#### **A. At the time of being accepted for cover:**

- A. Any medical condition where you, your close relative or close business associate:
  - a. has received a terminal prognosis.
  - b. is experiencing symptoms and which has not been reviewed by their medical practitioner.
  - c. has not had diagnosis, whether or not it is still under investigation.

- B. Any of the medical conditions stated below suffered by you (until such time as they have obtained written confirmation from their medical practitioner that they are fit to undertake the trip for which they have been accepted for cover):
  - a. a heart condition or heart related condition, high blood pressure or a stroke.
  - b. any form of cancer for which treatment has been received in the last 5 years.
  - c. any condition for which symptoms have been suffered or which has been diagnosed within the last 12 months or for which there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet).
  - d. any long term or ongoing medical condition that the Medical Practitioner has recommended should be regularly reviewed, and where such recommendation has not been complied with.
- C. Any circumstances are aware of that could reasonably be expected to give rise to a claim on this group policy.

**Please note that the Beneficiary:**

- 1. must obtain such written confirmation prior to commencement of the Trip.
- 2. should retain such written confirmation which may be required in the event of a claim.

**B. At any time:**

Any claim due to:

- A. Any serious, chronic or recurring Medical Condition affecting the Beneficiary's Close relatives, or Close Business Associate on which the Beneficiary's Trip depends that was diagnosed before the Beneficiary's Trip was booked (or commencement of the Period of Cover if later), and which could reasonably be expected to result in the Beneficiary having to cancel their Trip.
- B. Any Medical Condition:
  - I. you have which a Medical Practitioner has advised the Beneficiary not to travel or would have done so had they sought his/her advice.
  - II. for which you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice.
  - III. for which you are not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.
- C. You are travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

**Data Protection**

In order to administer this group policy and any claims made against this group policy, Endsleigh may share personal information provided to us with Zurich Insurance plc, other companies within the Zurich Insurance Group and with business partners, including companies inside and outside the European Economic Area. If we do transfer your personal information, including where we propose a change of underwriter, we make sure that it is appropriately protected. Full details can be found in the group policy wording.

**Complaints Procedure**

We aim to provide a high level of service and pay claims fairly and promptly under the terms of the group policy. If you are unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with the enquiry. Alternatively we can be contacted by: Telephone: 0800 085 8698 Post: Customer Liaison Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Gloucestershire GL51 4UE

If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at the following address: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

**What if I change my mind?**

You may withdraw from participation in the group policy at any time by giving notice of that intention to the group policyholder. Any return of premium will be calculated from the date such participation ceases, provided you have not travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due. We reserve the right to charge a reasonable administration fee.

Outlined below is the process a traveller would follow in the event of a claim.

