



single trip group policy travel insurance endorsement to policy wording

Group Policy is underwritten by: Zurich Insurance plc

Policy Number: NS9 0033357, NS9 0033365, NS9 0033373, NS9 0033381

Changes to the beneficiary's policy are shown below

Details of the changes to this group Policy are shown below. The sections shown replace or change those of the same name in the group Statement of Insurance or any previously issued endorsements. This is an important document which should be read in conjunction with the group Policy documents and kept with them.

The following optional changes are included exclusively for **Equity** insured participants who have paid the appropriate additional premium.

Changes to the beneficiary's cover

The Beneficiary has additional cover under Section 2 - Emergency medical and other expenses

Policy excess

This endorsement confirms that claims under section 2 - Emergency medical and other expenses will not be subject to an excess. This means that the **Beneficiary** will not be responsible for paying any part of a claim made for any incident under section 2 – Emergency medical and other expenses.

General conditions and general exclusions apply to the whole of the Group Policy and all levels of cover.

Payment for this change to your group policy

There is an additional premium for this change and cover only operates under this endorsement if the appropriate additional premium has been paid.

As this information forms the basis of the beneficiary's contract, the beneficiary should check that all the details are correct, notifying Us of any errors. Should the beneficiary find any mistakes, it is important they contact us within 14 days from receipt of this endorsement.