



Statement of insurance

Group policy travel insurance

Single trip

Group Policyholder: Equity Winter

Issued On: 1st September 2018

Policy Number: NS9 0043224

Reason For Issue: New Business

This statement of insurance forms part of the group policy travel insurance. Please check these details carefully and let us know immediately of any errors.

Group Policyholder Details

Group policyholder Equity Winter
Address One Jubilee Street, Brighton, Sussex, BN1 1GE

Cover

Policy Term For bookings made between 1st September 2018 until 31st August 2019 with all travel having been completed by 31st August 2021

Group policy Single trip
Insurer Zurich Insurance plc

Trip Beneficiaries are covered for trips booked within the policy term that are completed by 31st August 2021 for which the appropriate premium has been paid and for which they have been accepted for cover.

Beneficiary Each person travelling on a trip arranged by the group policyholder who is eligible to be covered under this group policy and for which details have been provided to us by the group policyholder.

Cover Area Beneficiaries are covered for travel to the destination for which the appropriate premium has been paid and for which they have been accepted for cover.

Sports & Activities Option Standard / Winter

Beneficiaries

Beneficiaries receive cover benefits by virtue of the group policy issued to the group policyholder. Only the group policyholder has direct rights against the insurer. The benefits received by the beneficiaries do not give them direct rights under this group policy of insurance but enable them to receive the benefits described below. Beneficiaries must notify us of any incident that they feel could give rise to a claim under these terms and conditions. Strict compliance with these terms and conditions is required if the beneficiaries are to receive their benefits.

All beneficiaries must be registered under the health care system in their home country.

Cover - More Details

Table of Benefits

The following table is a summary of cover only and the group policy is subject to terms, conditions, limits and exclusions. Please refer to the applicable sections of the group policy wording. The benefits set out below are the maximum amount we will pay under each section per beneficiary per trip unless otherwise noted in the group policy wording.

Section	Benefits	Maximum Amount	Excess
1	Cancellation or curtailment charges Excursions	Up to the tour operators holiday cost £250	£40
2	Emergency medical & other expenses Within the UK if beneficiary's home country Emergency dental treatment Replacement group leader	£5,000,000 £10,000 £250 £1,000	£50
3	Hospital benefit	£20 per day / £400	£0
4	Personal accident 1. i. Death benefit (aged under 16) Death benefit (aged 16 to 75) Death benefit (aged 76 to 85) ii. (Total loss of sight in one or both eyes (aged under 76) (Loss of limb (aged under 76) whole arm whole leg iii. Permanent total disablement (aged under 76) iv. Partial loss of limb whole arm or whole hand thumb index finger any other finger whole foot big toe any other toe v. Loss of hearing (aged under 76) in both ears in one ear 2. Death benefit (aged under 16) Death benefit (aged 16 to 75)	£5,000 £20,000 £5,000 £25,000 £9,000 £7,500 £25,000 £9,000 £3,000 £2,250 £1,000 £7,500 £1,500 £500 £6,250 £1,500 £2,500 £5,000	£0
5	Baggage Baggage Including valuables (aged 17 – 85) Baggage Including valuables (aged under 17) a) Single article, pair or set limit b) Valuables limit in total (aged 17-85) Valuables limit in total (aged under 17) Group Equipment Baggage delay	£1,500 £1,000 £200 £200 £100 £750 £100	£50 £0

6	Personal money, group money, passport & documents 1. Group money a) Currency, notes and coins b) Other group money and documents c) Emergency funds 2. Passport or visa 3. Personal money a) Currency, notes and coins (aged 16 – 85) b) Currency, notes and coins (aged under 16) c) Other personal money and documents	 £1,000 £500 £500 £500 £250 £150 £250	£50
7	Group leader expenses	£500	£0
8	Personal liability Group leader	£2,000,000 £5,000,000	£50
9	Delayed departure 1. Delay 2. Cancellation of trip	£30 first 12hrs / £20 12 hrs thereafter / £100 Up to the tour operators holiday cost	£0 £0
10	Missed departure	£800	£0
11	Overseas legal expenses & assistance	£25,000	£50

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

Section	Winter Sports Benefits	Maximum Amount	Excess
12	Ski Equipment Single article, pair or set limit	£500 (own) / £250 (hired) £250	£50
13	Hire of ski equipment	£30 per day / £300	£0
14	Ski pack a) Injury or illness b) Lost pass	£500 £150	£0
15	Piste closure	£30 per day / £200	£0
16	Avalanche cover	£100 per day / £500	£0

Sports and activities covered

Please refer to the general exclusions in the group policy wording with reference to participation in or practice of sports and activities.

No cover under section 8 – Personal liability for pursuit of any business, trade, profession or occupation.

The following list details the sports and activities that this group policy will cover in addition to those listed in the group policy wording.

Supplementary sports and activities

*No cover under section 8 – Personal liability for these sports or activities

- bum boarding (under organised instruction / supervision within organisers guidelines)
- canyoning
- *coasteering
- high/low ropes and zip wire (under organised supervision)
- lugging (under organised instruction / supervision within organisers guidelines)
- night-time skiing on piste (under organised instruction / supervision within organisers guidelines)
- night-time torch lit descent on piste (under organised instruction / supervision within organisers guidelines)
- organised sports tours including netball, football, rugby and lacrosse
- paddle boarding (on calm waters only)
- scuba diving to max depth 30 metres below sea level (only if qualified scuba diver and not diving alone, or accompanied by qualified instructor)
- sea canoeing
- sea kayaking
- ski parks (wearing helmets, under supervision of a trained instructor and no competitive or timed events)
- skidoo / snow cat passenger, where not piloted by the client and no racing
- track and field athletics
- tubing (under organised instruction / supervision within organisers guidelines)
- via ferrata
- working farm visits (organised school visit supervised by teachers and farm staff)

Group Policy Endorsements

Details of the changes to the group policy are shown below. The sections shown replace or change those of the same name in the group policy wording, statement of insurance or any previously issued endorsements. This should be read in conjunction with the group policy.

Changes to cover:

Section 4 – Personal Accident

Special Definitions also relating to this section

Partial loss of limb – means loss by permanent severance of one of the specified parts of a limb or the total and permanent loss of use of one of the specified parts of a limb.

Special conditions relating to claims

Provisions

Provisions 1.a) is amended to read as follows:

1. Benefit is not payable to the **Beneficiary**:

- a) Under more than one of items i., ii., iii., iv., v. or vi as stated in the **Statement of Insurance**.

The following provisions are incorporated within this section:

2. Under item ii., **We** will only pay for either total loss of sight in one or both eyes or loss of limb.
3. The total amount payable under item iv. shall not exceed the amount of the benefit stated in the **Statement of Insurance** under item iii.
4. Under Item iv. **We** shall not pay for the loss of a whole hand or whole foot and for loss of part or parts of such hand and/or such foot.

Section 15 – Piste Closure

We will pay one of the following if it is not possible for the **Beneficiary** to ski at their pre-booked ski resort, because the ski-lifts and/or ski-schools that they are due to use are closed as a result of adverse weather conditions or avalanche.

- a) Up to £30 per complete day/£300 in all for the cost of extra transport or lift passes to let the **Beneficiary** ski or snow board at another resort; or
- b) Up to £30 per complete day/£300 in all if no other resort is available.

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.

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

General conditions and general exclusions apply to the whole of the group policy and all levels of cover.

Obligations

It is important that the group policyholder checks that the information given in the statement of insurance is, to the best of their knowledge and belief, complete and correct as this forms the basis of the insurance contract.

Each beneficiary must tell the group policyholder immediately on finding that any information in relation to their cover under this group policy has changed. The group policyholder must tell us immediately if at any time any of the information is incorrect or changes. Failure to do so may result in the insurance no longer being valid and claims not being met or not being met in full. If in doubt about any change please contact us as soon as possible.

All beneficiaries should refer to the conditions in the group policy wording for details of how any changes in circumstances may affect their cover under this insurance.

Excesses And Special Terms And Conditions Applicable To The Whole Group Policy

Each beneficiary is responsible for paying the first amount of each and every claim under each section for which an excess applies. The standard excesses payable in the event of a claim are shown in the table of benefits.

Declarations Made

The group policyholder declares that to the best of their knowledge all the information provided in connection with this proposal is correct and complete.

Beneficiaries agree to the important conditions in relation to health shown within the group policy wording document.

Beneficiaries are:

- Registered under the health care system in their home country
- Travelling from and returning to their home country

How To Make A Claim

To make a claim please phone:

emergency medical assistance
travel claims or legal expenses

+44(0) 1243 621058 (24hr)

0333 234 1691 or from abroad: +44(0) 1242 217 301

Travel claims can be reported 24 hours a day, via Our website www.endsleigh.co.uk.

How To Make A Complaint

If the group policyholder and/or a beneficiary wish to make a complaint, in the first instance, please contact the person who originally dealt with the enquiry. They will aim to resolve the complaint on the same day. Alternatively the group policyholder and/or a beneficiary can contact us:

by post Customer Liaison Department
Endsleigh Insurance Services Ltd.
Shurdington Road,
Cheltenham
GL51 4UE

by phone 0800 085 8698

If the group policyholder's and/or beneficiary's complaint is not resolved to their satisfaction they have the right to ask the Financial Ombudsman Service to review their case if they are any one of the following:

- 1) a consumer;
- 2) a micro-enterprise (employing fewer than 10 persons; with a turnover or annual balance sheet that does not exceed €2 million) at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 3) a charity which has an annual income of less than £1 million at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 4) a trustee of a trust which has a net asset value of less than £1 million at the time the complaint is referred to Endsleigh;
- 5) a Consumer Buy To Let consumer (where the complaint is about a Consumer Buy to Let Mortgage or service)

Contacting the Ombudsman will not affect your rights to take legal action against us.

If you do not fall within the categories above and your complaint has not been resolved to your satisfaction, you have the right to take legal action against us.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The group policyholder and/or a beneficiary may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements can be obtained from the FSCS at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

How To Cancel

Cancellation: It is IMPORTANT to know that there will not be a refund of premium if there has been a claim on this group policy which the insurer will have to settle. This group policy may be cancelled by the group policyholder sending notice to the address shown on the statement of insurance. In the event of cancellation of this group policy, the group policyholder must notify beneficiaries of such cancellation.

Fees and Charges: If the group policyholder wishes to cancel this group policy at any time a charge will be made for any period for which cover applied, unless a beneficiary has travelled or a claim or an incident likely to give rise to a claim has occurred, in which case no refund will be due. We will also charge a cancellation fee of £20.00.

Status Disclosure

About The Insurers

Zurich Insurance plc

Zurich House, Ballsbridge Park, Dublin 4, Ireland

Zurich Insurance plc, is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

FCA Register No: 203093

The group policyholder's rights under the Financial Services Compensation Scheme are not affected by this.

About Our Services

Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer. We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's web site <https://fca.org.uk/register>. Our principal place of business is at Shurdington Road, Cheltenham, GL51 4UE. Endsleigh Insurance Services Limited is owned by Endsleigh Limited which is a member of the A-Plan group of companies. National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

This insurance meets the demands and needs of those persons travelling away from home. By purchasing this policy you confirm that this is a fair description of your insurance demands and needs.

Any information we provide to the group policyholder does not constitute advice or a personal recommendation and the group policyholder agrees to make their own choice about how to proceed. We may ask questions to narrow down the selection of products that we will provide information on. We only offer group policy travel insurance products from a single insurer, Zurich Insurance plc.

When we sell you a policy we retain a percentage commission from the total annual premium. If the type of policy we sell reaches specific profit targets the insurer also pays us an additional bonus.

It's important the information we have is correct as inaccurate information may result in an increased premium, you not being covered or a claim not being paid in full.

The parties to a contract of insurance covering a risk situated in the United Kingdom are permitted to choose the law applicable to the contract. This group travel insurance policy is governed by English law. English law will also apply prior to the conclusion of the group policyholder's contract of insurance.

Should the beneficiary require emergency medical assistance abroad or in the event of them wanting to make a legal expenses claim against this group policy, the assistance company or the legal expenses claims handler (as appropriate) will provide the necessary service or arrange settlement of the claim subject to the terms and conditions of the group policy. For all other claims, Endsleigh will be acting on behalf of the insurer in negotiating and settling the claim with them. To make a claim, phone the telephone number detailed in policy documents and explain what has happened and when and where the incident took place. If possible, please have the policy number to hand when you call.