



your statement of insurance

Standard Winter Travel Insurance

policyholder: Equity Standard Winter

issued on: 28th August 2014

policy number: NS9 0013623

reason for issue: New Business

This Statement of Insurance forms part of Your standard winter travel insurance Policy. Please check these details carefully and let us know immediately of any errors.

your details

policyholder

Equity Standard Winter

address

One Jubilee Street, Brighton, Sussex, BN1 1GE

your cover and premium

period of cover

for bookings between 1st September 2014 until 31st August 2015

cover section

standard winter travel insurance

winter sports

baggage

insurer

Inter Partner Assistance

Inter Partner Assistance

Inter Partner Assistance

about your trip

cover area

You are covered for travel to the destination for which the appropriate premium has been paid.

insured persons

You have confirmed that each person travelling on the trip is a traveller of Equity Standard Winter

your cover - more details

Standard Winter Travel Insurance

Baggage cover operative

Winter Sports

The winter sports and activities that this policy will cover are listed in your policy wording.

about your obligations

It is important that you check that the information given in your Statement of Insurance is, to the best of your knowledge and belief, complete and correct as this forms the basis of your insurance contract.

You must tell us immediately if at any time any of the information is incorrect or changes. Failure to do so may result in your 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.

Please refer to the conditions in your policy wording for details of how any changes in circumstances may affect your insurance.

excesses and special terms and conditions applicable to your whole policy

You are responsible for paying the first part of each and every claim per incident claimed for under each section of the policy for each insured person. The standard excesses payable in the event of a claim are shown within your policy wording document.

No special terms and conditions apply to this policy

declarations you have made

You have declared that to the best of your knowledge all the information provided in connection with this proposal is correct and complete.

You agree that this proposal is for insurance in the normal terms and conditions of the Insurer's policy and shall be incorporated in and form the basis of the contract.

You agree to the Important Health Requirements shown within your policy wording document. You and anyone named on the policy are:

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

Status Disclosure

about your insurers

Inter Partner Assistance

10/11 Mary Street, Dublin 1, Ireland

Inter Partner Assistance's a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487. Your rights under the FSCS are not affected by this.

about our services

If you make any changes to your insurance policy or request a set of replacement documents an administration fee of £5.00 will be charged each time. Our current fee for payment by credit card is 1.5%. We reserve the right to change our credit card fee without prior notice. This charge does not apply to debit cards.

Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, GL51 4UE is 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 <http://www.fsa.gov.uk/register/firmSearchForm.do> or by contacting the FCA on 0800 111 6768. Zurich Holdings (UK) Ltd owns 100% of our share capital.

Any information we provide you with does not constitute advice or a personal recommendation and you agree to make your own choice about how to proceed. We may ask questions to narrow down the selection of products that we will provide information on. We work with a panel of insurance undertakings to provide your insurance at the lowest price based on your requirements.

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. Your motor insurance policy is governed by English law. English law will also apply prior to the conclusion of your contract of insurance.

In the event of you wanting to make a claim against your policy, Endsleigh will be acting on behalf of the insurer in negotiating and settling the claim with you. To make a claim, phone us on the telephone number detailed in the 'How to make a claim' section in the key facts.

policy summary

Standard Winter Travel Insurance

policyholder: Equity Standard Winter

reference no. NS9 0013623

This summary contains the key features of your standard winter travel insurance policy. It does not contain the full terms and conditions, which can be found in your standard winter travel insurance policy. It is particularly important that you read the sections on key exclusions. You must review your cover regularly and inform us of any additional information or if any material facts contained in the Statement of Insurance alter in any way. Cancellation cover starts from the date of issue, all other cover commences as soon as you leave home on the first day of your trip and ends when you reach home on the last day of your trip.

Conditions - It is essential that you refer to the Important Health Requirements section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover. If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Age Eligibility - This policy is not available to anyone aged 86 or over.

Standard Winter Travel Insurance

insured by Inter Partner Assistance

Key benefits

I Emergency and medical service - Medical expertise to arrange emergency medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on a school trip.

II Section 1, Cancellation or curtailment charges - Cover for costs against unavoidable or necessary cancellation or curtailment of the trip before completion due to, death, bodily injury or illness. The maximum we will pay under this section is up to the cost of the tour operators holiday for any irrecoverable unused travel and accommodation costs.

I Section 2, Emergency medical and other expenses - Emergency medical, surgical, hospital, ambulance and nursing fees up to £5,000,000 outside your home country or up to £10,000 within the United Kingdom if the United Kingdom is your home area. Up to £1,000 for additional travel and accommodation expenses incurred if a replacement group leader is sent out to your party following a valid curtailment claim being made under Cancellation or curtailment charges, by the official group leader.

Section 3, Hospital benefit – Up to £20 for every completed 24 hours in patient hospital stay up to a maximum of £400.

I Section 4, Personal accident - Up to £25,000 for permanent total disablement, £9,000 for loss of limb, £25,000 for loss of sight, £20,000 for death, subject to age - Please refer to policy wording for full details of the cover.

I Section 5, Baggage - Accidental loss, theft or damage to baggage up to £1500 (£1,000 if you are aged 16 years or younger). Up to £200 for any one article and up to £200 for all valuables (£100 if you are aged 16 years or younger).- Please refer to the policy wording for the definition of valuables. Accidental loss, theft or damage to equipment accompanying the school group on its trip up to £750.

I Section 6, Personal money, group money, passport and documents - Accidental loss, theft or damage of group money including foreign currency up to 72 hours prior to departure - Please refer to policy wording for full details of the cover available. Up to 500 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.

Section 7, Personal liability - Personal liability for any compensation you become legally liable to pay up to £2,000,000. This policy is extended to indemnify group leaders travelling with the group in respect of claims arising out of or in the course of their employment.

Section 9, Group Leader Liability - Legal expenses and costs which the group leader becomes legally liable to pay up to £5,000,000

Section 10, Delayed departure – Delayed departure for at least 12 hours from the scheduled departure time. £30 for the complete 12 hour delay and £20 for each completed 12 hours following, up to a maximum of £100. Up to the cost of the tour operators holiday for any irrecoverable travel and other pre-paid charges if you choose to cancel your trip once 12 hours has elapsed.

Section 11, Missed departure – Up to £800 for additional room only accommodation and travel expense should you miss your departure due to the failure of public transport or an accident or breakdown of the vehicle you are travelling in or strike.

Section 12, Overseas legal expenses and assistance – Legal expenses and costs in pursuit of civil action up to £25,000.

Key exclusions

See your policy : *General exclusions*

I War risks, civil commotion, terrorism, (except under sections 2 and 3 unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination

I Wilful, self inflicted injury, solvent, drug or alcohol abuse.

I Unlawful actions and any subsequent legal proceedings brought against you.

I Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.

See your policy : *Section 1 - What is not covered*

I Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.

I Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

See your policy : *Section 2 - What is not covered*

I Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to the United Kingdom.

I Medication, which prior to departure is known to be required.

I Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

See your policy: *Section 3 – What is not covered*

I Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

See your policy : *Section 5 - What is not covered*

I Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

I Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.

I Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - See your policy wording for the full list.

I Business goods, samples or tools used in connection with your occupation.

Key exclusions

See your policy : *Section 6 - What is not covered*

- Money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

See your policy : *Section 7 - What is not covered*

- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

See your policy : *Section 10 – What is not covered*

- Strike or industrial action publicly known by the date the insurance is purchased by you

See your policy : *Section 11 – What is not covered*

- Strike or industrial action publicly known by the date the insurance is purchased by you.

excess

Your excess is the amount of each claim which you pay.

- Under sections 1, 2, 5, 6, 7, 9 and 12 the first £40 of each and every claim per incident claimed for per section by each insured person.

winter sports

insured Inter Partner Assistance

key benefits

- Up to £500 for the loss, theft of or damage to your own ski equipment or up to £250 for hired ski equipment subject to a maximum of £250 for any one article, pair or set of articles.
- Up to £30 per day, up to a maximum of £300 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.
- Up to £500 for the unused portion of your ski pack following your bodily injury or illness and up to £150 for the unused portion of your lift pass if lost.
- Up to £30 per day, up to a maximum of £200 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £30 per day up to a maximum of £200.
- Up to £500 for reasonable travel and accommodation expenses if your arrival or departure to your resort is delayed by more than 12 hours due to an avalanche.

key exclusions

See your policy : *Section 13 & 14 - What is not covered*

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.

excess

Your excess is the amount of each claim which you pay.

- Under sections 13 and 14 the first £40 of each and every claim per incident claimed for per section by each insured person.

How to make a complaint

If you wish to make a complaint, in the first instance, please contact the person you originally dealt with. They will aim to resolve your complaint on the same day. Alternatively you can contact us:

by phone 08000 858698

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

You may at any time contact the Head of Customer Care at AXA Travel Insurance at the following address:

Head of Customer Care, AXA Travel Insurance, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR, United Kingdom
email: customer.support@axa-travel-insurance.com

If we cannot settle your complaint, you have the right to ask the Financial Ombudsman Service to review your case. Contacting the Ombudsman will not affect your rights to take legal action against us.

Financial Services Compensation Scheme

Both Endsleigh and your Insurer are covered by the Financial Services Compensation Scheme (FSCS). You 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.

how to cancel

Cancellation:

Fees and Charges:

It is IMPORTANT to know that we will not refund your premium if there has been a claim on your policy which your insurer will have to settle. If a refund is processed within 30 days of the original payment being made we will usually refund the credit or debit card originally used to pay for this policy, even if this wasn't your card. If an outstanding amount is payable by you, unless you contact us to make alternative payment arrangements, we will collect the payment owed to us using the debit/credit card details you provided us with when you took out the policy. You can cancel your policy by contacting us on 0800 121 6560.

If you cancel your gap year travel insurance policy within the 14 day cooling off period a charge will be made based on the number of days you have had cover, unless you have 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.

Cancellation Fee:

If you cancel more than 14 days after purchasing your policy, a charge will be made based on the number of days you have had cover, unless you have 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. There will be no refund for any additional optional cover.

Administration Fee:

If you make any changes to your gap year travel insurance policy or request a set of replacement documents an administration fee of £0.00 will be charged each time.

Our current fee for payment by credit card is 1.5%. We reserve the right to change our credit card fee without prior notice. This charge does not apply to debit cards.

how to make a claim

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

To make a claim by phone:

Standard winter travel insurance	+44(0) 844 472 2502
medical assistance	+44(0) 845 271 4472 (24hr)

For customers who are in a country that does not accept the above international phone number, they can call:

+44(0) 203 060 9671 (24hr)

Legal expenses	+44(0) 870 350 5716
----------------	---------------------