



# statement of insurance

## group policy travel insurance

### youth group

group policyholder: Adaptable Travel Ltd

issued on: 1<sup>st</sup> April 2018

policy number: SG9 0103630

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** Adaptable travel Ltd  
**address** The Lodge, Condicote, Cheltenham, Gloucestershire, GL54 1EY

#### cover

**policy term** For bookings made between 1st April 2018 until 31st March 2019 with all travel having been completed by 31st March 2021

**group policy** **insurer**  
youth group Zurich Insurance plc

**trip** Beneficiaries are covered for trips booked within the policy term that are completed by 31st March 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 and 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

### youth group – 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.

Section	Benefits	Maximum Amount	Excess
1	<b>Cancellation or curtailment charges</b>	£1,500	£50
	Excursions	£250	
2	<b>Emergency medical &amp; other expenses</b>	£5,000,000	£50
	Emergency dental treatment	£250	
	Replacement group leader	£5,000	
3	<b>Personal accident</b>		£0
	1. i. Death benefit (aged under 16)	£2,500	
	Death benefit (aged 16 to 64)	£5,000	
	ii. Loss of limbs or sight (aged under 16)	£12,000	
	Loss of limbs or sight (aged 16 to 64)	£24,000	
	iii. Permanent total disablement (aged under 16)	£15,000	
	Permanent total disablement (aged 16 to 64)	£30,000	
	2. Death benefit (aged under 16)	£2,500	
Death benefit (aged 16 to 64)	£5,000		
4	<b>Baggage</b>		£50
	Baggage (Including valuables)	£800	
	a) Single article, pair or set limit	£200	
	b) Valuables limit in total	£300	
	Group Equipment	£750	
5	<b>Group money, passport &amp; documents</b>		£50
	1. a) Currency, notes and coins	£500	
	b) Other group money and documents	£500	
	2. Passport or visa	£200	
6	<b>Personal liability</b>	£2,000,000	£100
7	<b>Ski Equipment</b>	£750 (own) / £250 (hired)	£50
	Single article, pair or set limit	£250	
8	<b>Hire of ski equipment</b>	£30 per day / £200	£0
9	<b>Ski pack</b>		£0
	a) Injury or illness	£500	
	b) Lost pass	£150	
10	<b>Piste closure</b>	£30 per day / £200	£0
11	<b>Avalanche cover</b>	£200	£50

### 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 6 – Personal liability for pursuit of any business, trade, profession or occupation.

In addition to the list of sports and activities detailed in the group policy wording, there are no other sports and activities covered under this group policy.

## 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 Statement of Insurance or any previously issued endorsements. This should be read in conjunction with the group policy.

This group policy is extended to provide cover as follows:

### **Delayed Departure**

Special definitions relating to this section: *Public Transport* – means any publicly licensed aircraft, sea vessel, train or coach on which the Beneficiary is booked or had planned to travel.

#### **What is covered**

If departure of the Public Transport on which the Beneficiaries are booked to travel is delayed at the final departure point from or to their Home Country for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the Public Transport on which the Beneficiaries are booked to travel

We will pay the Beneficiaries:

1. £20 for the first completed 12 hours delay and £20 for each full 12 hours delay thereafter up to a maximum of £100 or
2. Up to £1,500 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the Beneficiaries have paid or are contracted to pay if after a minimum 12 hours has elapsed the Beneficiaries choose to cancel their Trip.

#### **What is not covered**

1. The first £50 of each and every claim per incident claimed for under this section by each Beneficiary under subsection 2. of What is covered.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date the Beneficiaries purchased this insurance or at the time of booking any Trip.
  - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Anything mentioned in the general exclusions.

The Beneficiaries may claim only under subsection 1. or 2. above for the same event, not both.

The Beneficiaries may claim only under Delayed departure or Missed departure for the same event, not both.

#### **Special conditions relating to claims**

1. The Beneficiaries must check in according to the itinerary supplied to them.
2. The Beneficiaries must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. The Beneficiaries must comply with the terms of contract of the travel agent, tour operator or provider of transport

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

### **Missed Departure**

Special definitions relating to this section: *Public Transport* – means any publicly licensed aircraft, sea vessel, train or coach on which the Beneficiary is booked or had planned to travel.

#### **What is covered**

We will pay the Beneficiary up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching their overseas destination or returning to their Home Country if they fail to arrive at the international departure point in time to board the Public Transport on which they are booked to travel on the initial international journey of the Trip during the Period of Cover as a result of:

1. the failure of other Public Transport or
2. an accident to or breakdown of the vehicle in which the Beneficiary is travelling or
3. an accident or breakdown occurring ahead of the Beneficiary on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which they are travelling or
4. strike, industrial action or adverse weather conditions.

#### **What is not covered**

1. The first £50 of each and every claim per incident claimed for under this section by each Beneficiary.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action existing or declared publicly by the date the Beneficiary is accepted for cover.
  - b) An accident to or breakdown of the vehicle in which the Beneficiary is travelling for which a professional repairers report is not provided.
  - c) Breakdown of any vehicle in which the Beneficiary is travelling if the vehicle is owned by the Beneficiary and has not been serviced properly and maintained in accordance with manufacturer's instructions.
  - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
  - e) The Beneficiary's failure to arrive at the departure point in time to board any connecting Public Transport after their departure on the initial international outbound and return legs of the Trip.
3. Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the general exclusions.

The Beneficiaries may claim only under Missed departure or Delayed departure for the same event, not both.

#### **Special conditions relating to claims**

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way the Beneficiary MUST obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. The Beneficiary MUST allow sufficient time for the Public Transport or other transport to arrive on schedule and to deliver them to the departure point.

**General conditions and general exclusions apply to the whole of the 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

# Status Disclosure

## about the Insurers

Zurich Insurance plc

FCA Register No: 203093

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.

The group policyholder's rights under the FSCS 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 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.

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 the 'Claims conditions' section of the group policy wording and explain what has happened and when and where the incident took place. If possible, please have the policy number to hand when the call is made.

# group policy summary

## youth group

**policyholder: Adaptable travel Ltd**

**reference no: SG9 0103630**

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.

It is particularly important that the group policyholder and beneficiaries read the sections on key exclusions. Cancellation cover starts from the date the beneficiary is accepted for cover, all other cover is for the duration of the beneficiary's trip.

**Conditions** - It is essential that beneficiaries refer to the Important conditions relating to health section in the group policy wording as failure to comply with these conditions may jeopardise a claim or cover. If a beneficiary is travelling to Australia and they require medical treatment they must enrol with a local Medicare office.

**Age Eligibility** - This group policy is not available to anyone aged 86 or over. Benefits and excess may be subject to age.

**Beneficiary** - Each person travelling on a trip arranged by the group policyholder who is eligible to be covered under this group policy.

**Policy Term** - This group policy is valid from the date stated on the Statement of Insurance. Cover under this group policy is available to each beneficiary from the time that beneficiary is accepted by the group policyholder for the period of cover.

### youth group

insured by Zurich Insurance plc

#### key benefits

- Emergency and medical service - Medical expertise to arrange emergency medical assistance or transport home following an accident or illness or if a beneficiary is informed of a serious illness of a close relative at home whilst on their trip.
- 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 shown in the statement of insurance.
- Section 2, Emergency medical and other expenses - Emergency medical, surgical, hospital, ambulance and nursing fees up to the amount shown in the statement of insurance outside of the beneficiary's home country.
- Section 3, Personal accident - Up to the amount shown in the statement of insurance for death, loss of limb or sight and permanent total disablement, subject to age - Please refer to group policy wording and the statement of insurance for full details of the cover available.
- Section 4, Baggage - Accidental loss, theft or damage to baggage up to the amount shown in the statement of insurance. Up to the amounts shown in the statement of insurance for any one article and for all valuables - Please refer to the group policy wording for the definition of valuables.
- Section 5, Group money, passport and documents - Accidental loss, theft of or damage to personal money including foreign currency up to 72 hours prior to departure - Please refer to group policy wording for full details of the cover available. Up to the amount shown in the statement of insurance for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.

- Section 6, Personal liability - for any compensation a beneficiary becomes legally liable to pay up to the amount shown in the statement of insurance.

#### key exclusions

*General exclusions applicable to all sections of the group policy*

- War risks, civil commotion, sonic bangs, radioactive contamination.
- Terrorism, (except under sections 2 and 3 unless caused by nuclear, chemical or biological attack).
- Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- Unlawful actions and any subsequent legal proceedings brought against a beneficiary.
- 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 the group policy: *Section 1 - What is not covered*

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the beneficiary being accepted for cover.
- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

See the group policy: *Section 2 - What is not covered*

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until a beneficiary's return home.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.

See the group policy: *Section 4 - What is not covered*

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in the beneficiary's locked accommodation.
- 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.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - See the group policy wording for the full list.
- Business goods, samples or tools used in connection with the beneficiary's occupation.
- Any loss or theft which is not reported to the police in the country where the incident occurred - see the group policy wording for the full details.

See the group policy: *Section 5 - What is not covered*

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

See the group policy: *Section 6 - 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.

## winter sports

insured by Zurich Insurance plc

### key benefits

- Up to the amounts shown in the statement of insurance for the loss, theft of or damage to the beneficiary's own ski equipment, and subject to a maximum for any one article, pair or set of articles.
- Up to the amounts shown in the statement of insurance for the cost of hiring ski equipment following the loss, theft of or damage to the beneficiary's own ski equipment,
- Up to the amounts shown in the statement of insurance for the unused portion of the beneficiaries ski pack following their bodily injury or illness and for the unused portion of their lift pass if lost.
- Up to the amounts shown in the statement of insurance for the cost of transport organised by the beneficiary's 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 the beneficiary compensation up to the amounts shown in the statement of insurance.
- Up to the amount shown in the statement of insurance for reasonable travel and accommodation expenses if the beneficiary's arrival or departure to their resort is delayed by more than 12 hours due to an avalanche.

### key exclusions

See the group policy : *Section 7 & 8 - 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

The excess is the amount shown in the statement of insurance of each claim which the beneficiary will pay under each section for which an excess applies.

## 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 we cannot settle a complaint, the group policyholder and/or a beneficiary has the right to ask the Financial Ombudsman Service to review their case. Contacting the Ombudsman will not affect their rights to take legal action against us.

## Financial Services Compensation Scheme

Endsleigh is 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](http://www.fscs.org.uk)

## 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. 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 group policy. If an outstanding amount is payable, unless we are contacted to make alternative payment arrangements, we will collect the payment owed to us using the debit/credit card details provided when this group policy was arranged. The group policyholder can cancel this group policy by contacting us on 0800 121 6560.

### Fees and Charges

#### Cancellation Fee:

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. There will be no refund for any additional optional cover.

## how to make a claim

Claims can be reported 24 hours a day, via Our website:  
[www.endsleigh.co.uk](http://www.endsleigh.co.uk)

### To make a claim please phone:

youth group	0800 923 4046
from abroad	+44(0) 1242 217301
medical assistance	+44(0) 1243 621058 (24hr)