

# Statement of Insurance

## Group policy travel insurance

### Youth group



Group policyholder: Adaptable Travel Ltd

Issued on: 1st May 2019

Policy number: SG9 0111153

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 May 2019 until 30th April 2020 with all travel having been completed by 30th April 2022

**Group policy** **Insurer**  
Youth group Zurich Insurance plc

**Trip** Beneficiaries are covered for trips booked within the policy term that are completed by 30th April 2022 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

### 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	<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

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

Section	Winter Sports Benefits	Maximum Amount	Excess
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 up to £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 up to £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.

There is a full list of sports and activities covered under this policy in the group policy wording. There is no cover for any sport or activity which does not appear on this list.

## 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:

### **Important Conditions Relating to Health**

Any Beneficiary under 18 years of age is exempt from the Important Conditions Relating to Health detailed in the group policy and any pre-existing health conditions will be automatically covered.

### **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.**

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting their website at <https://register.fca.org.uk/>. Endsleigh Insurance Services Limited. Company No. 856706 registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE

## 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 report an incident or make a claim

Your claim will be handled by an agent acting on behalf of your insurer.

Travel Insurance	+44(0) 1202 038 946	Mon-Fri: 8am to 8pm Sat: 8am to 4pm	<a href="http://www.endsleigh.co.uk/claim-centre">www.endsleigh.co.uk/claim-centre</a>
Medical Assistance	+44(0) 1243 621 058	24 hours	

## 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 Experience 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](http://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 \*

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 Financial Services Compensation Scheme are not affected by this.

\* Endsleigh has a risk transfer agreement with these insurers and the following statement applies: When you send us your premium monies ("money"), we will hold it, owing to the insurer listed as an agent for that insurer. Endsleigh will hold monies ("money") paid by the insurer for cancellations, owing to you, as an agent for that insurer.

## 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 amount.

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.