



# statement of insurance

## group policy travel insurance

### single trip

group policyholder: Equity Winter  
policy number: NS9 0023978

issued on: 1st September 2015  
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 2015 until 31st August 2016 with all travel having been completed by 31st August 2018.

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 2018 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

single trip – 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> Excursions	Up to the tour operators holiday cost £250	£30
2	<b>Emergency medical &amp; other expenses</b> Within the UK if beneficiary's home country Emergency dental treatment Replacement group leader	£5,000,000 £10,000 £250 £1,000	£40
3	<b>Hospital benefit</b>	£20 per day / £400	£0
4	<b>Personal accident</b> 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	<b>Baggage</b> 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	£40 £0
6	<b>Personal money, group money, passport &amp; documents</b> 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	£40

<b>7</b>	<b>Group leader expenses</b>	£500	£0
<b>8</b>	<b>Personal liability</b> Group leader	£2,000,000 £5,000,000	£40
<b>9</b>	<b>Delayed departure</b> 1. Delay 2. Cancellation of trip	£30 first 12hrs / £20 12 hrs thereafter / £100 Up to the tour operators holiday cost	£0 £0
<b>10</b>	<b>Missed departure</b>	£800	£0
<b>11</b>	<b>Overseas legal expenses &amp; assistance</b>	£25,000	£40

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

<b>Section</b>	<b>Winter Sports Benefits</b>	<b>Maximum Amount</b>	<b>Excess</b>
<b>12</b>	<b>Ski Equipment</b> Single article, pair or set limit	£500 (own) / £250 (hired) £250	£40
<b>13</b>	<b>Hire of ski equipment</b>	£30 per day / £300	£0
<b>14</b>	<b>Ski pack</b> a) Injury or illness b) Lost pass	£500 £150	£0
<b>15</b>	<b>Piste closure</b>	£30 per day / £200	£0
<b>16</b>	<b>Avalanche cover</b>	£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 as standard 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
- 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)

## policy endorsements

### Endorsements to policy wording

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.

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.

**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

# 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 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 FSCS are not affected by this.

## about Our Services

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. The group policyholder can check this on the Financial Services Register by visiting the FCA's web site [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768. Zurich Holdings (UK) Ltd owns 100% of our share capital.

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.

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 'How to make a claim' section of the group policy summary 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

## single trip

**policyholder: Equity Winter**

reference no: NS9 0023978

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 the duration of the beneficiaries 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.

**single trip**

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, Hospital benefit - Up to the amounts shown in the statement of insurance for in-patient hospital stay.
- Section 4, 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 5, 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.  
Up to the amount shown in the statement of insurance for the emergency replacement of clothing, medication and toiletries if a beneficiary's baggage is lost and not returned for more than 12 hours on the outward journey.
- Section 6, Personal money, group money, passport and documents - Accidental loss, theft 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 8, Personal liability - for any compensation a beneficiary becomes legally liable to pay up to the amount shown in the statement of insurance. 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, Delayed departure - Delayed departure for at least 12 hours from the scheduled departure time up to the amounts shown in the statement of insurance. Up to the amount shown in the statement of insurance for any irrecoverable travel and other pre-paid charges if the beneficiary chooses to cancel their trip once 12 hours has elapsed.
- Section 10, Missed departure - Up to the amount shown in the statement of insurance for additional room only accommodation and travel expense should a beneficiary miss their departure due to the failure of public transport or an accident or breakdown of the vehicle they are travelling in or strike.
- Section 11, Overseas legal expenses and assistance - Legal expenses and costs in pursuit of a civil action 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, terrorism, (except under sections 1, 2 and 3 unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- 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 3 - What is not covered*

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

See the group policy: *Section 5 - 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/group equipment 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 6 - What is not covered*

- Personal money, 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 8 - 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 the group policy: *Section 9 - What is not covered*

- Strike, industrial action or air traffic control delay publicly declared by the date the beneficiary is accepted for cover.

See the group policy: *Section 10 - What is not covered*

- Strike or industrial action publicly known by the date the beneficiary is accepted for cover.

## 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.

## 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 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 12 & 13 - 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:

single trip	0844 472 0454
from abroad	+44(0) 1242 217301
medical assistance	+44(0) 1243 621058 (24hr)
legal expenses	0844 472 0454
from abroad	+44(0) 1242 217301