Rayburn Tours
Group Policy Travel Insurance
Single Trip
Introduction

This Group Policy travel insurance has been arranged by Endsleigh on behalf of the Group Policyholder for the benefit of the Group Policyholder and the Beneficiaries. It contains details of the cover, conditions and exclusions applicable and is the basis on which all claims will be settled.

In return for having accepted the premium, We will provide cover to the Group Policyholder and Beneficiaries in accordance with the operative sections of this Group Policy as referred to in the Statement of Insurance.

The Statement of Insurance issued together with this Group Policy wording and any endorsements, shows which benefits the Group Policyholder has chosen, who is covered under this Group Policy and when and where cover applies. The Group Policyholder and the Beneficiaries should take the time to read this Group Policy carefully to ensure that it meets their needs.

This Group Policy wording, the Statement of Insurance and any endorsements all form part of the Group Policy. This is a contract between the Group Policyholder and Us. The Group Policy and all communications before and during the Policy Term will be provided in English.

Residency
This Group Policy is only available to the Beneficiary if they are registered under the health care system in their Home Country.

The Law applicable to this Group Policy
We and the Group Policyholder are free to choose the laws applicable to this Group Policy. We propose to apply the laws of England and Wales and by purchasing this Group Policy the Group Policyholder has agreed to this.

Age eligibility
Cover under this Group Policy is not available to any Beneficiary aged 86 or over at the time of departure. Some benefits and Excess may be subject to age limitations as stated in the Statement of Insurance.

Group Policy excess
Under most sections of this Group Policy, claims will be subject to an Excess. This means that each Beneficiary will be responsible for paying the first part of each and every claim under each section for which an Excess applies.

Group Policy information or advice
The Group Policyholder must give a copy of this Group Policy wording, Statement of Insurance and any endorsements to each Beneficiary at the time they are accepted for cover under this Group Policy.

If the Group Policyholder would like more information or feel that this insurance may not meet their needs, please contact your Endsleigh representative.

If you are a traveller covered under this Group Policy (a Beneficiary), and would like more information or feel that this insurance may not meet your needs, contact the Group Policyholder at the address shown in the Statement of Insurance.

The Insurer
This Group Policy is underwritten by Zurich Insurance plc, which 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 authorisation by the Financial Conduct Authority are available from Us on request. Our FCA Firm Reference Number is 203093.

Data Protection
Endsleigh is committed to being transparent about how we handle your data and protect your privacy. Full details can be found within our privacy policy at www.endsleigh.co.uk/privacy.
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Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Group Policy. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

**Baggage** – means luggage, clothing, personal effects, **Valuables** and other articles which belong to the **Beneficiary** (or for which the **Beneficiary** is legally responsible) which are worn, used or carried by the **Beneficiary** during any **Trip** but excluding **Personal Money**, **Group Money** and documents of any kind.

**Beneficiary/Beneficiaries** – means 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**. A **Beneficiary** is not party to this contract which is solely between the **Group Policyholder** and **Us**.

**Bodily Injury** – means an identifiable physical injury sustained by the **Beneficiary** caused by sudden, unexpected, external and visible means. Injury as a result of the **Beneficiary**'s unavoidable exposure to the elements shall be deemed to have been caused by **Bodily Injury**.

**Close Business Associate** – means any person whose absence from business for one or more complete days at the same time as the **Beneficiary**’s absence prevents the proper continuation of that business.


**Curtailment/Curtail** – means either:

a) abandoning or cutting short the **Trip** by immediate and direct return to the **Beneficiary's Home Country**, in which case claims will be calculated from the day the **Beneficiary** returned to their **Home Country** and based on the number of complete days of the **Beneficiary's Trip** they have not used, or

b) by attending a hospital abroad as an in-patient or being confined to the **Beneficiary's** accommodation abroad on the orders of their treating **Medical Practitioner** whether due to unforeseen **Bodily Injury** or illness and/or compulsory quarantine, in either case for a period in excess of 48 hours. Claims will be calculated from the day the **Beneficiary** was admitted to hospital or confined to their accommodation and based on the number of complete days for which the **Beneficiary** was hospitalised or confined to their accommodation

**Emergency Assistance Service** – means the emergency assistance service provider, appointed by Zurich Insurance plc.

**Europe** – means Republic of Ireland, The Continent of Europe west of the Ural Mountains including all countries with a Mediterranean coastline (except Algeria, Israel, Lebanon and Libya), Iceland, The Mediterranean Islands, Madeira, Azores and the Canary Islands.

**Excess** – means the first amount stated in the **Statement of Insurance** of each and every claim that each **Beneficiary** will be responsible for paying under each section for which an excess applies.

**Group Equipment** – means equipment which is accompanying the group (or for which the group is legally responsible) which are worn, used or carried by the **Beneficiary** during any **Trip**.

**Group Money** – means bank notes currency notes and coins in current use, travellers’ and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards and credit/debit or charge cards all held for private purposes by a group leader.

**Group Policy** – means the documents consisting of the **Group Policy** wording, the **Statement of Insurance** and any applicable endorsements.
**Group Policyholder** – means the person, firm, company or organisation stated in the **Statement of Insurance** as being the **Group Policyholder**, that is resident or incorporated within the **United Kingdom** and which has entered into this **Group Policy** for the benefit of itself and the **Beneficiaries**.

**Home** – means the **Beneficiary’s** normal place of residence in their **Home Country** or the **Beneficiary’s** place of residence in the country in which they are a full time **Student**.

**Home Country** – means the **Beneficiary’s** normal country of residence or the country in which the **Beneficiary** is a full time **Student** studying a recognised course of further education.

**Medical Condition** – means any disease, illness or injury not otherwise excluded under this **Group Policy**.

**Medical Practitioner** – means a registered practising member of the medical profession who is not related to the **Beneficiary** or any person with whom they are travelling.

**Period of Cover** – Section 1- Cancellation cover shall be operative from the time the **Beneficiary** is accepted for cover and shall terminate when the **Beneficiary** leaves their **Home** or in respect of a business **Trip** the **Beneficiary’s** place of business in their **Home Country** (whichever is the later) to commence their **Trip**. For all other sections of this **Group Policy**, the insurance commences when the **Beneficiary** leaves their **Home** or in respect of a business **Trip** the **Beneficiary’s** place of business in their **Home Country** (whichever is the later) to commence their **Trip** and terminates at the time of the **Beneficiary’s** return to their **Home** or place of business in their **Home Country** (whichever is the earlier) on completion of their **Trip**.

Any **Trip** that had already begun at the time of the **Beneficiary** being accepted for cover will not be covered. The **Period of Cover** is automatically extended for the period of the delay (but not exceeding 30 days in total unless otherwise agreed in writing by The **Insurer**) in the event that the **Beneficiary’s** return to their **Home Country** is unavoidably delayed due to an event insured by this **Group Policy**.

**Personal Money** – means bank notes currency notes and coins in current use, travellers’ and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards and credit/debit or charge cards all held by the **Beneficiary** for private purposes.

**Policy Term** - means the period shown in the **Statement of Insurance** for which the **Group Policyholder** has taken out this **Group Policy** and for which the premium has been paid. The **Policy Term** may, at Our discretion, be extended subject to payment of any additional premium required.

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

**Statement of Insurance** – means the document detailing the **Insurer**, the policy number, the **Policy Term**, the sections which are operative, benefits for each section of cover and any special terms and conditions which may apply to the **Group Policy**.

**Ski Equipment** – means skis (including bindings), ski boots, ski poles and snowboards.

**Student** – means any person studying for a degree or other recognised qualification at a college or university.

**Terrorism** – means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Trip** – means any holiday, business or pleasure trip or journey as shown in the **Statement of Insurance** made by the **Beneficiary** within the cover area shown in the **Statement of Insurance** which begins and ends in the **Beneficiary’s Home Country** but excluding one way trips or journeys.
Unattended – means when the Beneficiary is not in full view of and not in a position to prevent unauthorised interference with their property or vehicle.


Valuables – means jewellery, watches, furs, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals; mobile phones, smartphones and other telecommunications equipment; cameras and other photographic equipment, telescopes and binoculars; audio/video equipment (including radios, cassette/compact disc players, mp3 and mp4 players, camcorders, DVD, video, televisions, and other similar audio and video equipment and headphones); satellite navigation equipment; computers and computer equipment (including tablets, PDAs, personal organisers, laptops, notebooks, netbooks and the like); computer games equipment (including consoles, games and peripherals); CDs, DVDs and recordable media including USB sticks, SD cards, tapes, films, cassettes, cartridges and the like.

We/Us/Our – means the Insurer shown on the Statement of Insurance, Endsleigh Insurance Services Limited, or another agent acting on behalf of the Insurer.
General conditions applicable to the Group Policy

Both the Group Policyholder and the Beneficiaries must comply with the following conditions to have the full protection of this Group Policy.

If the Group Policyholder or the Beneficiaries do not comply with such conditions We may at Our option cancel this Group Policy refuse to deal with any claim or reduce the amount of any claim payment.

1. Dual insurance
If at the time of any incident which results in a claim under this Group Policy, there is another insurance covering the same loss, damage, expense or liability
We will not pay more than Our proportional share (not applicable to section 4 – Personal accident).

2. Reasonable precautions
Both the Group Policyholder and the Beneficiary must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and also take and cause to be taken all practicable steps to safeguard property from loss or damage and to recover property lost or stolen.

3. Cancellation of the Group Policy
14 Day Cooling Off Period
The Group Policyholder may cancel this Group Policy and all associated cover sections within 14 days starting from the day the Group Policyholder received the Group Policy by writing to the address shown in the Statement of Insurance. We will refund the premium less a charge for any period for which cover applied. We also reserve the right to charge a cancellation fee of £20.00. In the event any Beneficiaries have travelled or a claim or an incident likely to give rise to a claim has occurred during the period for which cover applied, no refund of premium will be given.

Cancellation Outside the 14 Day Cooling Off Period
This Group Policy may be cancelled:

a) by the Group Policyholder sending Us notice to the address shown on the Statement of Insurance. We will return a proportionate refund of the premium paid in respect of the unexpired term of this Group Policy. We also reserve the right to charge a cancellation fee of £20.00. In the event any Beneficiary has travelled or a claim or an incident likely to give rise to a claim has occurred during the current Policy Term no refund of premium will be given.

b) by Us or Our authorised underwriting agents where there is a valid reason for doing so by giving the Group Policyholder 21 days’ notice in writing to their last known address. We will refund any premium which may be due to the Group Policyholder in accordance with the terms of this condition. Valid reasons for cancellation may include but are not limited to:

• If the Group Policyholder advises Us of a change of risk under this Group Policy which We are unable to insure, or unable to insure at the same terms and conditions on which cover was originally underwritten;
• Where the Group Policyholder fails to respond to requests from Us for further information or documentation;
• Where the Group Policyholder has given incorrect information and fails to provide clarification when requested;
• Where the Group Policyholder is in breach of any of the terms and conditions which apply to this Group Policy;
• Where We reasonably suspect fraud;
• Where there is a change in law or regulation that materially changes the risk insured; or
• The use of threatening or abusive behaviour or language, or intimidation or bullying of Our staff or suppliers, by the Group Policyholder or any person acting on their behalf

c) by Us or Our authorised underwriting agents if We have been unable to collect a premium payment. In this case the Group Policyholder will be notified in writing requesting payment by a specific date. If payment is not received by this date the Group Policyholder will be written to again notifying them that payment has not been received and giving them seven days’ notice for a final payment. If payment is not received by that date We will cancel this Group Policy with immediate effect and notify the Group Policyholder in writing that such cancellation has taken place.

In the event of cancellation of this group policy by us in accordance with this condition, the Group Policyholder must notify the Beneficiaries and/or their legal representatives of such cancellation.

4. Withdrawal of Participation by a Beneficiary

A Beneficiary’s participation in the Group Policy may be withdrawn:

a) by a Beneficiary and/or their legal representatives by giving written notice of that intention to the Group Policyholder specified in the Statement of Insurance.

b) by Us or Our authorised underwriting agents where there is a valid reason for doing so by giving the Beneficiary and Group Policyholder 21 days’ notice in writing to their last known address. We will refund any premium which may be due to the Group Policyholder in accordance with the terms of this condition. Valid reasons for cancellation may include but are not limited to:

• If the Beneficiary and/or their legal representatives advises Us of a change of risk under this Group Policy which We are unable to insure, or unable to insure at the same terms and conditions on which cover was originally underwritten;

• Where the Beneficiary and/or their legal representatives fails to respond to requests from Us for further information or documentation;

• Where the Beneficiary and/or their legal representatives has given incorrect information and fails to provide clarification when requested;

• Where the Beneficiary is in breach of any of the terms and conditions which apply to this Group Policy;

• Where We reasonably suspect fraud;

• Where there is a change in law or regulation that materially changes the risk insured;

• Where the Beneficiary suffers a change in state of health for example they develop a long term or chronic medical condition that requires treatment for more than 12 months; or

• The use of threatening or abusive behaviour or language, or intimidation or bullying of Our staff or suppliers, by the Beneficiary or any person acting on their behalf.

Any return of premium due to the Group Policyholder as a result of a Beneficiary’s withdrawal from participation in the Group Policy will be calculated from the date such participation ceases or the date We have received written notice whichever is the later. No return of premium will be paid or allowed where such Beneficiary has travelled on a Trip covered under this Group Policy or been the subject of a claim during any period for which cover was provided. We also reserve the right to charge a reasonable administration fee.

5. Sanctions

We will not be held liable to provide cover or make any payments or provide any service or benefit to any Group Policyholder, Beneficiary or other party to the extent that such cover, payment, service, benefit and/or business or activity of the Group Policyholder or Beneficiary would violate any applicable trade or economic sanctions law or regulation.
Claims conditions

In the event of the Group Policyholder or any Beneficiary wanting to make a claim against the Group Policy they must comply with the following conditions to have the full protection of the Group Policy. To make a claim, phone the telephone number detailed below.

If the Group Policyholder or any Beneficiary does not comply with the claims conditions We may at Our option cancel the Group Policy, refuse to deal with any claim or reduce the amount of any claim payment.

1. Claims

Depending on the type of claim We should be notified preferably via Our website www.endsleigh.co.uk/claim-centre. Alternatively notify Us by email, phone or write to Us at the address given below:

All claims except legal expenses
CEGA Travel Claims, PO Box 127, Cheesemans Lane, Funtington Park, Chichester, West Sussex, PO18 8WQ
Tel: +44(0) 1202 038 946
Email: claims@cegagroup.com

Legal expenses only
Lyons Davidson Limited, 51 Victoria Street, Bristol, BS1 6AD
Tel: +44(0) 117 904 5831
Email: zurichtravelclaims@lyonsdavidson.co.uk

The notification must be made within 31 days or as soon as possible thereafter following any Bodily Injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this Group Policy.

The Group Policyholder and/or the Beneficiary must also inform Us if they are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to Us without delay. The Group Policyholder, the Beneficiary and/or anyone acting on their behalf must not negotiate admit or repudiate any claim without Our written consent.

The Group Policyholder, the Beneficiary and/or their legal representatives must supply at their own expense all information, evidence, details of household insurance and medical certificates as required by Us. We reserve the right to require the Beneficiary to undergo an independent medical examination at Our expense. We may also request and will pay for a post-mortem examination where necessary.

All claimants under this Group Policy must retain any property which is damaged, and, if requested, send it to Us at their own expense. If We pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become Our property. We may refuse to reimburse a claimant for any expenses for which they cannot provide receipts or bills or proof of ownership such as an original receipt, a valuation, original user manual or bank credit card statements.

2. Subrogation

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in the Group Policyholder or the Beneficiary's name for Our benefit against any other party.

3. Fraud

The Group Policyholder and the Beneficiaries must not act in a fraudulent manner. If the Group Policyholder, a Beneficiary or anyone acting for them

a) Makes a claim under the Group Policy knowing the claim to be false or fraudulently exaggerated in any respect or
b) Makes a statement in support of a claim knowing the statement to be false in any respect or
c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
d) Makes a claim in respect of any loss or damage caused by the **Group Policyholder** or a **Beneficiary's** wilful act or with their connivance

Then
a) **We** shall not pay the claim
b) **We** shall reserve the right not pay any other claim which has been or will be made under the **Group Policy**.
c) **We** may at **Our** option declare the **Group Policy** void
d) **We** shall be entitled to recover from the **Group Policyholder** and/or the **Beneficiary** the amount of any claim already paid under the **Group Policy**
e) **We** shall not make any return of premium
f) **We** may inform the Police of the circumstances.

4. Paying Claims

1. Death
   a) If a **Beneficiary** is 18 years old or over, **We** will pay the claim to the **Beneficiary's** estate and the receipt given to **Us** by the **Beneficiary's** personal representatives shall be a full discharge of all liability by **Us** in respect of the claim.
   b) If a **Beneficiary** is aged under 18 years **We** will pay any claim for death to the **Beneficiary's** parent or legal guardian. The **Beneficiary's** parent or legal guardian's receipt shall be a full discharge of all liability by **Us** in respect of the claim.

2. All other claims
   a) If a **Beneficiary** is 18 years or over, **We** will pay the claim to the **Beneficiary** and the **Beneficiary's** receipt shall be a full discharge of all liability by **Us** in respect of the claim.
   b) If a **Beneficiary** is aged under 18 **We** will pay the appropriate benefit amount to the **Beneficiary's** parent or legal guardian for the **Beneficiary's** benefit. The **Beneficiary's** parent or legal guardian's receipt shall be a full discharge of all liability by **Us** in respect of the claim.
Important conditions relating to health

The Beneficiaries MUST comply with the following conditions to have full protection of the Group Policy. If the Beneficiaries do not comply We may at Our option cancel the Group Policy or refuse to deal with any claim or reduce the amount of any claim payment.

It is a condition of this Group Policy that a Beneficiary will not be covered under section 1 – Cancellation or Curtailment charges, section 2 – Emergency medical and other expenses and section 4 – Personal accident for any claims arising directly or indirectly from:

1. At the time of being accepted for cover:
   A. Any Medical Condition where the Beneficiary, their Close Relative or Close Business Associate:
      I. has received a terminal prognosis.
      II. is experiencing symptoms and which has not been reviewed by their Medical Practitioner.
      III. has not had a diagnosis, whether or not it is still under investigation.
   B. Any of the Medical Conditions stated below suffered by the Beneficiary (until such time as they have obtained written confirmation from their Medical Practitioner that they are fit to undertake the Trip for which they have been accepted for cover):
      I. a. a heart condition or heart related condition, high blood pressure or a stroke.
         b. any form of cancer for which the Beneficiary has received treatment in the last 5 years.
         c. any condition for which the Beneficiary has suffered symptoms or which has been diagnosed within the last 12 months or for which there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet).
         d. any long term or ongoing Medical Condition the Beneficiary has that their Medical Practitioner has recommended should be regularly reviewed, and where the Beneficiary has not complied with such recommendation.
   Please note that the Beneficiary:
   1. must obtain such written confirmation prior to commencement of the Trip.
   2. should retain such written confirmation which may be required in the event of a claim.

2. At any time:
   Any claim due to:
   A. Any serious, chronic or recurring Medical Condition affecting the Beneficiary’s Close relatives, or Close Business Associate on which the Beneficiary’s Trip depends that was diagnosed before the Beneficiary’s Trip was booked (or commencement of the Period of Cover if later), and which could reasonably be expected to result in the Beneficiary having to cancel their Trip.
   B. Any Medical Condition:
      I. the Beneficiary has in respect of which a Medical Practitioner has advised the Beneficiary not to travel or would have done so had they sought his/her advice.
      II. for which the Beneficiary is travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice.
      III. for which the Beneficiary is not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.
   C. The Beneficiary travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

The Group Policyholder and Beneficiaries should also refer to the general exclusions on page 10.
General exclusions applicable to all sections of the Group Policy

We will not pay for claims arising directly or indirectly from or in connection with:

1. a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
   b) Terrorism, but this exclusion shall not apply to losses under section 2 – Emergency medical and other expenses, section 3 – Hospital benefit and section 4 – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any Trip.

2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. The Beneficiary’s pursuit of winter sports unless sections 12, 13, 14, 15 and 16 are shown as operative in the Statement of Insurance, in which case cover will apply to:
   a) the winter sports shown in the list on page 13 and
   b) any other winter sports shown as covered in the Statement of Insurance.

5. The Beneficiary’s participation in or practice of any professional entertaining or professional sports.

6. The Beneficiary’s participation in or practice of any other sport or activity, manual work or racing unless:
   a) shown as covered without charge in the list on page 13 or
   b) shown as covered in the Statement of Insurance.

7. The Beneficiary’s wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).

8. The Beneficiary’s drinking too much alcohol which is evidenced by:
   a) a Medical Practitioner stating that the Beneficiary’s alcohol consumption has caused or actively contributed to their injury or illness.
   b) the results of a blood test which shows that the Beneficiary’s blood alcohol level exceeds 0.19% which is approximately four pints of beer or four 175ml glasses of wine.
   c) the witness report of a 3rd party which has advised that the Beneficiary has notably impaired their faculties and/or judgement.
   d) the Beneficiary’s own admission and/or by the description of events they have described on the claim form.

9. Alcohol abuse or alcohol dependency which is evidenced by:
   a) the Beneficiary’s medical records or the opinion of the Beneficiary’s Medical Practitioner
   b) the opinion of an independent Medical Practitioner

10. The Beneficiary’s own unlawful action or any criminal proceedings against them.
11. Unless specifically covered under this insurance, any other loss, damage or additional expense following on from the event for which the Beneficiary is claiming unless We provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following Bodily Injury illness or disease.

12. Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of section 1 – Cancellation or curtailment charges).

13. The Beneficiary’s use of a motorised vehicle on a Trip covered under this Group Policy unless a full driving licence is held permitting the use of such vehicles in the country concerned.

14. The Beneficiary’s travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

15. Any circumstances the Group Policyholder or Beneficiary is aware of at the time of taking out this Group Policy that could reasonably be expected to give rise to a claim.
Sports and activities covered

The following lists detail the sports and activities that this Group Policy will cover. If a Beneficiary is participating in any other sports or activities not mentioned, please telephone the Group Policyholder shown in the Statement of Insurance as they may be able to offer cover for an additional premium. Details of those sports and activities for which additional cover has been purchased will be added to the Statement of Insurance.

Please note that cover under section 8 – Personal liability is excluded where a Beneficiary is participating in any sport or activity marked with *.

Covered as standard
- administrative or clerical occupations
- aerobics
- archery
- badminton
- banana boating
- baseball
- basketball
- bmx biking (wearing a helmet no stunting)
- body boarding (boogie boarding)
- bowls
- bungee jumping (1 jump only within professional organiser’s guidelines and wearing appropriate safety equipment)
- camel riding
- canoeing (up to grade 2 rivers)
- catamaran sailing (if qualified)
- clay pigeon shooting
- climbing (on indoor climbing wall only)
- cricket
- croquet
- curling
- cycling / mountain biking (wearing a helmet – casual or off-road only and not endurance, downhill or racing)
- deep sea fishing
- dinghy sailing
- driving any motorised vehicle for which the Beneficiary is licensed to drive in their Home Country (other than in motor rallies or competitions)
- elephant riding
- fell walking/running
- fencing
- fishing
- flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- football (amateur only and not main purpose of Trip)
- glacier walking
- go karting (within organiser’s guidelines)
- golf
- hiking
- horse riding (wearing a helmet and excluding competitions, jumping and hunting)
- hot air ballooning (organised pleasure rides only)
- hydro zorbing
- jet boating
- jet skiing
- jogging
- kayaking (up to grade 2 rivers)
- netball
- octopush
- open water swimming (professionally escorted tours only)
- orienteering
- overlanding
- paint balling (wearing eye protection)
- pony trekking
- quad biking (wearing a helmet)
- racket ball
- rambling
- rifle range shooting
- ringos
- roller skating and blading (wearing pads & helmets)
- rounders
- rowing
- running (non-competitive and not marathon)
- safari trekking in a vehicle (must be organised tour)
- safari trekking on foot (must be organised tour)
- sailing (if qualified or accompanied by a qualified person)
- sandboarding
- sand dune surfing/skiing
- sand yachting
- scuba diving to max depth 18 metres below sea level (if qualified scuba diver and not diving alone, or accompanied by qualified instructor)
- shooting/small bore target shooting (within organiser’s guidelines)
- skateboarding (wearing pads & helmets)
- snorkelling
- softball
- squash
- students working as counsellors or university exchanges for practical course work (non manual)
- superintendence of manual work
- surfing
- swimming
- swimming with dolphins
- Sydney harbour bridge walk
- table tennis
- ten pin bowling
- tennis
- track and field athletics
- trampolining
- trekking up to 2,500 metres
- altitude tug of war
- volleyball
- wake boarding
- walking
- war games (wearing eye protection)
- water polo
- water skiing
- whale watching
- wind surfing
- working farm visits (organised school visit supervised by teachers and farm staff)
- yachting (if qualified)
- zorbing
- *No cover under section 8 – Personal liability for these sports or activities
Covered if the appropriate winter sports premium has been paid

- dry slope skiing
- ice skating
- kick sledging
- ski – blading
- skiing / snowboarding - on piste
- skiing – mono
- skiing / snowboarding - off piste with a guide
* sledging pulled by dog, horse or reindeer as a passenger
- snow shoe walking
Emergency and medical service

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of Curtailment necessitating the Beneficiary's early return Home the Beneficiary (or someone on their behalf) must contact the Emergency Assistance Service. The service is available to the Beneficiary and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment the Beneficiary (or someone on their behalf) must contact the Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should the Beneficiary be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport Home when this is considered to be medically necessary or when the Beneficiary has notice of serious illness or death of a Close Relative at Home.

Payment for medical treatment abroad

If the Beneficiary is admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the Group Policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for the Beneficiary as soon as possible.

For simple out-patient treatment, the Beneficiary should pay the hospital/clinic and submit a claim for reimbursement under this Group Policy. The Beneficiary should beware of requests to sign for excessive treatment or charges. If in doubt regarding any such requests, please call the Emergency Assistance Service for guidance.

Reciprocal health agreements

EU, EEA or Switzerland

If the Beneficiary is travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland they are strongly advised to check if they are entitled to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of either a reciprocal health care arrangement or private health insurance, We will not apply the deduction of Excess under section 2 - Emergency medical and other expenses.

Australia

If the Beneficiary requires medical treatment in Australia they must enrol with a local MEDICARE office. The Beneficiary does not need to enrol on arrival but they must do this after the first occasion they receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on http://www.humanservices.gov.au. Alternatively please call the Emergency Assistance Service for guidance.

If the Beneficiary is admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact the Emergency Assistance Service on telephone number: +44 (0)1243 621058
Section 1 - Cancellation or curtailment charges

What is covered

We will reimburse the Beneficiary up to the amount stated in the Statement of Insurance for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the Beneficiary has paid or is contracted to pay together with any reasonable additional travel expenses incurred if:

- a) cancellation of the Trip is necessary and unavoidable or b) the Trip is Curtailed before completion as a result of any of the following events occurring during the Period of Cover:
  1. The death, Bodily Injury or illness of:
     - a) the Beneficiary
     - b) any person with whom the Beneficiary is travelling or has arranged to travel with
     - c) any person with whom the Beneficiary has arranged to reside temporarily
     - d) the Beneficiary’s Close Relative
     - e) the Beneficiary’s Close Business Associate.
  2. Compulsory quarantine on the order of a treating Medical Practitioner, jury service attendance or being called as a witness at a Court of Law of the Beneficiary or any person with whom they are travelling or have arranged to travel with.
  3. Redundancy (which qualifies for payment under current redundancy payment legislation of the Beneficiary’s Home Country and at the time of booking the Trip there was no reason to believe anyone would be made redundant) of the Beneficiary or a parent of a Beneficiary aged under 18 years of age or any person with whom they are travelling or have arranged to travel with.

What is not covered

1. The Excess amount as stated in the Statement of Insurance.
2. The cost of Airport Departure Duty.
3. Any claims arising directly or indirectly from:
   - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is purchased by the Beneficiary or the time of booking any Trip.
   - b) Circumstances known to the Group Policyholder or the Beneficiary prior to the date any such Beneficiary is accepted for cover or the time of booking any Trip which could reasonably have been expected to give rise to cancellation or Curtailment of the Trip.
   - c) Normal pregnancy, without accompanying Bodily Injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
4. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
5. Anything mentioned in the general exclusions on page 11.

The Group Policyholder and the Beneficiaries should also refer to the important conditions relating to health on page 10.
What is covered

4. The Beneficiary or a parent of a Beneficiary aged under 18 years of age or any person with whom they are travelling or have arranged to travel with if such person is a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and has their authorised leave cancelled for operational reasons, provided that such cancellation or Curtailment could not reasonably have been expected at the time when the Beneficiary purchased this insurance or at the time of booking any Trip.

5. The Police requesting the Beneficiary to remain at or return to their Home due to serious damage to their Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special conditions relating to claims

1. The Beneficiary must obtain (at their own expense) a medical certificate from a Medical Practitioner in attendance and prior approval of the Emergency Assistance Service to confirm the necessity to return Home prior to Curtailment of the Trip due to death, Bodily Injury or illness.

2. If the Beneficiary fails to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the Trip Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

3. If the Beneficiary cancels the Trip due to
   a) Stress, anxiety, depression or any other mental or nervous disorder that they are suffering from they must provide a medical certificate from a consultant specialising in the relevant field
   b) Any other illness or a Bodily Injury they must provide a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented them from travelling.
Section 2 – Emergency medical and other expenses

What is covered
We will pay up to the amount stated in the Statement of Insurance for the following expenses which are necessarily incurred within 12 months of the incident as a result of them suffering unforeseen Bodily Injury or illness and/or being compulsorily quarantined on the orders of a treating Medical Practitioner whilst on a Trip during the Period of Cover:
1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside the Beneficiary’s Home Country.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the amount stated in the Statement of Insurance incurred outside the Beneficiary’s Home Country.
3. In the event of the Beneficiary’s death outside their Home Country the reasonable additional cost of funeral expenses abroad plus the reasonable cost of conveying their ashes to their Home, or the additional costs of returning their body to their Home. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable transport and accommodation expenses for Close Relatives to travel to the Beneficiary plus the reasonable cost of their return Home.
4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of the Beneficiary’s original booking, if it is medically necessary for the Beneficiary to stay beyond their scheduled return date.

This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport and/or accommodation expenses for a friend or Close Relative to remain with the Beneficiary or travel to them from their Home Country or escort them and additional travel expenses to return the Beneficiary to their Home if they are unable to use the return ticket.

What is not covered
1. The Excess amount as stated in the Statement of Insurance.
2. Any claims arising directly or indirectly in respect of:
   a) Costs of telephone calls, other than:
      i) calls to the Emergency Assistance Service notifying them of the problem for which the Beneficiary is able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
      ii) any costs incurred by the Beneficiary when the Beneficiary receive calls on their mobile telephone from the Emergency Assistance Service for which they are able to provide receipts or other reasonable evidence to show the cost of the calls.
   b) The cost of taxi fares, other than those for the Beneficiary’s travel to or from hospital relating to their admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for the Beneficiary by the hospital. However any costs incurred by the Beneficiary to visit another person in hospital are not covered.
   c) Any expenses incurred after 12 months from the date of the incident which gave rise to a claim including any expenses incurred in respect of any related Medical Conditions that may have subsequently arisen.
   d) The cost of treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated the Beneficiary’s admittance into hospital.
   e) Any expenses which are not usual, reasonable or customary to treat the Beneficiary’s Bodily Injury or illness.
   f) Any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and the Emergency Assistance Service can be delayed reasonably until the Beneficiary’s return to their Home Country.
   g) Expenses incurred in obtaining or replacing medication or obtaining treatment or ongoing regular therapy, which at the time of departure is known to be required or to be continued outside the Beneficiary’s Home Country.
What is covered

5. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate the Beneficiary to their Home if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

6. We will pay up to the amount stated in the Statement of Insurance for reasonable additional travel and accommodation expenses incurred if the Beneficiary has a replacement group leader sent out to their party following a valid Curtailment claim being made under Section 1 – Cancellation or curtailment charges, by the official group leader.

What is not covered

h) Additional costs arising from single or private room accommodation.
i) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
j) Any expenses incurred after the Beneficiary has returned to their Home Country.
k) Expenses incurred as a result of a tropical disease where the Beneficiary has not had the recommended inoculations and/or taken the recommended medication.
l) The Beneficiary’s decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
m) Normal pregnancy, without any accompanying Bodily Injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

3. Any claim for search and rescue not supported by a written statement from the appropriate authority involved in the search and/or rescue.

4. Anything mentioned in the general exclusions on page 11.

The Group Policyholder and the Beneficiaries should also refer to the important conditions relating to health on page 10.

Special conditions relating to claims

1. The Beneficiary (or someone on their behalf) must give notice as soon as possible to the Emergency Assistance Service of any Bodily Injury or illness which necessitates the Beneficiary’s admittance to hospital as an in-patient or before any arrangements are made for the Beneficiary’s repatriation.

2. In the event of the Beneficiary’s Bodily Injury or illness We reserve the right to relocate them from one hospital to another and arrange for their repatriation to their Home Country at any time during the Trip. We will do this if in the opinion of the Medical Practitioner in attendance or the Emergency Assistance Service the Beneficiary can be moved safely and/or travel safely to their Home Country to continue treatment.
Section 3 – Hospital Benefit

What is covered
We will pay up to the amount stated in the Statement of Insurance for every complete 24 hours the Beneficiary has to stay in hospital as an in-patient outside their Home Country up to a maximum stated in the Statement of Insurance as a result of Bodily Injury or illness they sustain whilst on a Trip during the Period of Cover.

We will pay the amount stated in the Statement of Insurance in addition to any amount payable under section 2 – Emergency medical and other expenses.

This payment is meant to help the Beneficiary pay for additional expenses such as taxi fares and phone calls incurred by their visitors during their stay in hospital.

What is not covered
1. Any claims arising directly or indirectly from:
   a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated the Beneficiary’s admittance into hospital.
   b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the Medical Practitioner in attendance and the Emergency Assistance Service can be delayed reasonably until the Beneficiary’s return to their Home Country.
   c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
   d) Hospitalisation as a result of a tropical disease where the Beneficiary has not had the recommended inoculations and/or taken the recommended medication.
   e) Any additional period of hospitalisation following the Beneficiary’s decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.

2. Anything mentioned in the general exclusions on page 11.

Special conditions relating to claims
1. The Beneficiary (or someone on their behalf) must give notice as soon as possible to the Emergency Assistance Service or Us of any Bodily Injury or illness which necessitates their admittance to hospital as an in-patient.
Section 4 – Personal accident

Special Definitions relating to this section (which are shown in bold italics)

*Loss of limb* – means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

*Loss of sight* – means total and irrecoverable loss of sight which shall be considered as having occurred:
   a) in both eyes if the **Beneficiary**'s name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
   b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale

**What is covered**
1. We will pay one of the benefits stated in the **Statement of Insurance** if the **Beneficiary** sustains Bodily Injury whilst on a **Trip** during the **Period of Cover** which shall solely and independently of any other cause, result within two years in the **Beneficiary**'s death, *Loss of limb, Loss of sight* or permanent total disablement.
2. We will pay the benefit stated in the **Statement of Insurance** if the **Beneficiary** contracts an illness whilst on a **Trip** during the **Period of Cover** which shall solely and independently of any other cause, result in the **Beneficiary**'s death during the **Period of Cover**

**What is not covered**
1. Any claim for death from illness as a result of a tropical disease where the **Beneficiary** has not had the recommended inoculations and/or taken the recommended medication.
2. Anything mentioned in the general exclusions on page 11.

The **Group Policyholder** and the **Beneficiaries** should also refer to the Important conditions relating to health on page 10.

Special conditions relating to claims
1. Our Medical Practitioner may examine the **Beneficiary** as often as they deem necessary in the event of a claim.

**Provisions**
1. Benefit is not payable to the **Beneficiary**:
   a) Under more than one of items i., ii. or iii as stated in the **Statement of Insurance**.
   b) Under item iii. as stated in the **Statement of Insurance** until one year after the date they sustain Bodily Injury
   c) Under item iii. as stated in the **Statement of Insurance** if they are able or may be able to carry out any relevant employment or relevant occupation.
Section 5 – Baggage

What is covered
1. We will pay the Beneficiary up to the amount stated in the Statement of Insurance for the accidental loss, theft of or damage to:
   a) the Beneficiary’s Baggage whilst on a Trip during the Period of Cover.
   b) Group Equipment
The amount payable will be the value at today’s prices less a deduction for wear tear and depreciation, (or We may at Our option replace, reinstate or repair the lost or damaged Baggage/Group Equipment).
The maximum We will pay for the following is stated in the Statement of Insurance under 1 a) above:
   a) for any one article, pair or set of articles
   b) the total for all Valuables:

What is not covered
1. The Excess amount as stated in the Statement of Insurance. (except claims under subsection 2.
2. Loss, theft of or damage to Valuables left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in the Beneficiary’s locked accommodation.
3. Loss, theft of or damage to Baggage/Group Equipment contained in an Unattended vehicle:
   a) overnight between 9 p.m. and 9 a.m. (local time) or
   b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, Ski Equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
What is covered

2. We will also pay the Beneficiary up to the amount stated in the Statement of Insurance for the emergency replacement of clothing, medication and toiletries if the Baggage is temporarily lost in transit during the outward journey and not returned to them within 12 hours, provided written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the Baggage was delayed.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

What is not covered

8. Loss, theft of or damage to business goods (other than Group Equipment), samples, tools of trade, motor accessories and other items used in connection with the Beneficiary’s business, trade, profession or occupation.

9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

10. Anything mentioned in the general exclusions on page 11.

Special conditions relating to claims

1. The Beneficiary must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Baggage/Group Equipment.

2. If Baggage/Group Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel the Beneficiary must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Baggage/Group Equipment is lost, stolen or damaged whilst in the care of an airline the Beneficiary must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this Group Policy.

3. Receipts for items lost, stolen or damaged must be retained as these will help the Beneficiary to substantiate their claim.
Section 6 – Personal money, group money, passport and documents

What is covered

1. We will pay the Beneficiary up to the amounts stated in the Statement of Insurance for the accidental loss of, theft of or damage to Group Money and documents (including passports, visas and driving licence) whilst on a Trip during the Period of Cover:
   In respect of foreign currency cover is also operative during the 72 hours immediately preceding the Beneficiary’s departure on the outward journey.
   The maximum We will pay for the following items is stated in the Statement of Insurance:
   a) for bank notes currency notes and coins
   b) for all other Group Money and documents
   c) for emergency funds
2. We will pay the Beneficiary up to the amount stated in the Statement of Insurance for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of the Beneficiary’s lost or stolen passport or visa whilst on a Trip during the Period of Cover:
3. We will pay the Beneficiary up to the amounts stated in the Statement of Insurance for the accidental loss of, theft of or damage to Personal Money and documents (including passports, visas and driving licence) whilst on a Trip during the Period of Cover:
   In respect of foreign currency cover is also operative during the 72 hours immediately preceding the Beneficiary’s departure on the outward journey.
   The maximum We will pay for the following items is stated in the Statement of Insurance:
   a) for bank notes currency notes and coins
   b) if the Beneficiary is under the age of 16, for bank notes currency notes and coins
   c) for all other Personal Money and documents

What is not covered

1. The Excess amount as stated in the Statement of Insurance.
2. Loss, theft of, or damage to, Personal Money, Group Money or the Beneficiary’s passport or visa left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in the Beneficiary’s locked accommodation.
3. Loss, theft of, or damage to, travellers’ cheques if the Beneficiary has not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 11.
Special conditions relating to claims

1. The Beneficiary must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Personal Money, Group Money, passport or documents.

2. If Personal Money, Group Money, passport or documents are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel the Beneficiary must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Personal Money, passport or documents are lost, stolen or damaged whilst in the care of an airline the Beneficiary must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this Group Policy.

3. The Beneficiary must provide (at their own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help them to substantiate their claim.
Section 7 - Group leader expenses

What is covered
We will pay up to the amount stated in the Statement of Insurance to the group leader for reasonable expenses necessarily incurred owing to the unavoidable extension to, abandonment of or change to the planned itinerary of the Trip once it has commenced due to:

a) strike or
b) riot or
c) civil commotion or
d) mechanical breakdown or
e) adverse weather conditions

What is not covered
1. Any change to the itinerary by reason of strike, riot, civil commotion or adverse weather conditions existing or notified by declaration of intent at or prior to the date this Group Policy is purchased.
2. Anything mentioned in the general exclusions on page 11.

Special conditions relating to claims
1. The Beneficiary must comply with the terms of contract of the travel agent, tour operator or provider of transport.
Section 8 – Personal Liability

What is covered

We will pay up to the amount stated in the Statement of Insurance (inclusive of legal costs and expenses) against any amount the Beneficiary become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. Bodily Injury, death, illness or disease to any person who is not in the Beneficiary's employment or who is not a Close Relative or member of their household
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of the Beneficiary, a Close Relative, anyone in their employment or any member of their household other than any temporary holiday accommodation occupied (but not owned) by the Beneficiary occurring whilst on a Trip during the Period of Cover.

What is not covered

1. Compensation or legal costs arising directly or indirectly from:
   a) Liability which has been assumed by the Beneficiary under agreement unless the liability would have attached in the absence of such agreement.
   b) Pursuit of any business, trade, profession or occupation or the supply of goods or services other than as a group leader.
   c) Ownership possession or use of firearms, vehicles, aircraft or watercraft (other than surfboards, canoes, kayaks or manually propelled rowboats, punts or canoes).
   d) The transmission of any communicable disease or virus.
   e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where We will not pay the Excess.
   f) Participation in any sport or activity marked with an * as detailed under the Sports and activities covered section of this Group Policy.

2. Payment of any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) the Beneficiary has to pay.
3. Anything mentioned in the general exclusions on page 11.

Special conditions relating to claims

1. The Beneficiary must give Us written notice as soon as possible of any incident, which may give rise to a claim.
2. The Beneficiary must send Us every court claim form, summons, letter of claim or other document as soon as they receive it.
3. The Beneficiary must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without Our written consent.
4. We will be entitled if We so desire to take over and conduct in the Beneficiary's name the defence of any claims for indemnity or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and the Beneficiary shall give Us all necessary information and assistance which We may require.
5. In the event of the Beneficiary's death, their legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this Group Policy.
Section 9 – Delayed departure

What is covered
If departure of the Public Transport on which the Beneficiary is booked to travel on a Trip during the Period of Cover 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 Beneficiary is booked to travel

We will pay the Beneficiary:
1. Up to the amount stated in the Statement of Insurance or
2. Up to the amount stated in the Statement of Insurance for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the Beneficiary has paid or are contracted to pay if after a minimum 12 hours has elapsed, they choose to cancel their Trip.

What is not covered
1. The Excess amount as stated in the Statement of Insurance under subsection 2. of What is covered.
2. Claims arising directly or indirectly from:
   a) Strike, industrial action or air traffic control delay existing or publicly declared by the date the Beneficiary is accepted for cover.
   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.
   c) Any delays to any subsequent outbound or return connecting Public Transport following the Beneficiary's departure from the final departure point from or to their Home Country.
3. Anything mentioned in the general exclusions on page 11.

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

The Beneficiary may claim only under section 9 – Delayed departure or section 10 – Missed departure for the same event, not both.

Special conditions relating to claims
1. The Beneficiary must check in according to the itinerary supplied to them.
2. The Beneficiary 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 Beneficiary must comply with the terms of contract of the travel agent, tour operator or provider of transport.
Section 10 – Missed Departure

What is covered

We will pay the Beneficiary up to the amount stated in the Statement of Insurance 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 Excess amount as stated in the Statement of Insurance.
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 on page 11.

The Beneficiary may claim only under section 10 – Missed departure or section 9 – 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.
Section 11 – Overseas legal expenses and assistance

What is covered
We will pay up to the amount stated in the Statement of Insurance for legal costs to pursue a civil action for compensation if someone else causes the Beneficiary’s Bodily Injury, illness or death whilst on a Trip during the Period of Cover.

Where there are two or more Beneficiaries covered by this Group Policy, then the maximum aggregate amount payable by Us for all such claims shall not exceed the maximum benefit as stated in the Statement of Insurance.

What is not covered
We shall not be liable for:-

1. Any claim where in Our opinion or the opinion of the suitably qualified person appointed by Us there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, Us, the Emergency Assistance Service or their agents, someone the Beneficiary was travelling with, a person related to the Beneficiary, or another Beneficiary.
3. Legal costs and expenses incurred prior to Our written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in Our opinion the estimated amount of compensation payment is less than £1,000 for each Beneficiary.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
11. Claims occurring within the Beneficiary’s Home Country.
12. Claims by the Beneficiary other than in their private capacity.
13. Anything mentioned in the general exclusions on page 11.
Special conditions relating to claims

1. Unless the Beneficiary has made a nomination in accordance with Special condition 2 below, We or Our suitably qualified person will decide the point at which the Beneficiary’s legal case cannot usefully be pursued further.

2. If the Beneficiary does not want Our suitably qualified person to assess whether or not their claim can be pursued, they are free to nominate a suitably qualified person to conduct this assessment by sending Us the name and address of such suitably qualified person. The Beneficiary must confirm either:
   • that the person they nominate will not charge more than the suitably qualified person We would have appointed; or
   • that they are willing to pay the difference between the cost of using their suitably qualified person and the cost of using Our choice of suitably qualified person.

3. On acceptance of a claim, if appropriate, We will appoint a suitably qualified person to act on the Beneficiary’s behalf unless they have nominated their own suitably qualified person in accordance with Special condition 4 below.

4. i) If there is a conflict of interest; or
   ii) If it is necessary to start court proceedings and proceedings are being issued within the United Kingdom, or
   iii) The Beneficiary is unhappy with Our suitably qualified person

   the Beneficiary is free to nominate a suitably qualified person by sending Us the name and address of such suitably qualified person. The Beneficiary must confirm either:
   • that the person they nominate will not charge more than the suitably qualified person We would have appointed; or
   • that they are willing to pay the difference between the cost of using their suitably qualified person and the cost of using Our choice of suitably qualified person

5. If We do not agree to the Beneficiary’s choice of suitably qualified person under Special condition 2 or 4 above, the Beneficiary may choose another suitably qualified person.

6. If there is still a disagreement with regard to the suitably qualified person We will ask the president of a relevant national law society to choose a suitably qualified person to represent the Beneficiary. We and the Beneficiary must accept such choice.

7. Where the Beneficiary has not notified Us of a nominated suitably qualified person in accordance with Special condition 2 and/or Special Condition 4 We will be free to choose a suitably qualified person.

8. Where We appoint a suitably qualified person to represent the Beneficiary such appointment will be in accordance with Our standard terms of appointment.

9. We will have direct access to the suitably qualified person who will, upon request, provide Us with any information or opinion on the Beneficiary’s claim;

10. The Beneficiary must co-operate fully with Us and the suitably qualified person and must keep Us up to date with the progress of the claim;

11. At Our request the Beneficiary must give the suitably qualified person any instructions that We require;

12. The Beneficiary must notify Us immediately if anyone offers to settle a claim or makes a payment into court;

13. If the Beneficiary does not accept the recommendation of the suitably qualified person to accept a reasonable offer or payment into court to settle a claim, we may refuse to pay further costs and expenses;

14. No agreement to settle on the basis of both parties paying their own costs is to be made without Our prior approval.
15. If the **Beneficiary**
   i) settles a claim or withdraw a claim without **Our** prior agreement;
   ii) does not give suitable instructions to the suitably qualified person;
   iii) dismisses a suitably qualified person without **Our** prior consent, our consent not to be withhold without good reason;
the cover **We** provide will end immediately and **We** will be entitled to re-claim any costs and expenses **We** have incurred from the **Beneficiary**.
16. The **Beneficiary** must take every available step to recover costs and expenses that **We** have to pay and must pay **Us** any costs and expenses that are recovered.
17. **We** may, at **Our** own expense, take proceedings in the **Beneficiary's** name to recover compensation from any third party in respect of any indemnity paid under this **Group Policy** including **Our** legal costs and other related expenses. The **Beneficiary** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.

**Claims evidence**

**We** will require (at the **Beneficiary's** own expense) the following evidence where relevant:
- Relevant documentation and evidence to support the **Beneficiary's** claim, including photographic evidence.
- Any other relevant information relating to the **Beneficiary's** claim under this section that we may ask for.
Sections 12, 13, 14, 15 and 16 – Winter Sports
(Only operative if indicated in the Statement of Insurance)

COVER IN RESPECT OF SECTIONS 12, 13, 14, 15 AND 16 ONLY OPERATES IF THE APPROPRIATE WINTER SPORTS EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

Section 12 – Ski Equipment

What is covered

We will pay the Beneficiary up to the amounts stated in the Statement of Insurance for the accidental loss of, theft of or damage to their own Ski Equipment, or for hired Ski Equipment occurring whilst on a Trip during the Period of Cover.

The amount payable will be the value at today's prices less a deduction for wear and depreciation, (loss of value – calculated from the table below) or We may at Our option replace, reinstate or repair the lost or damaged Ski Equipment. The maximum We will pay for any one article, pair or set of articles is stated in the Statement of Insurance.

<table>
<thead>
<tr>
<th>Age of ski equipment</th>
<th>Amount payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 year old</td>
<td>90% of value</td>
</tr>
<tr>
<td>Over 1 year old</td>
<td>70% of value</td>
</tr>
<tr>
<td>Over 2 years old</td>
<td>50% of value</td>
</tr>
<tr>
<td>Over 3 years old</td>
<td>30% of value</td>
</tr>
<tr>
<td>Over 4 years old</td>
<td>20% of value</td>
</tr>
<tr>
<td>Over 5 years old</td>
<td>No payment</td>
</tr>
</tbody>
</table>

What is not covered

1. The Excess amount as stated in the Statement of Insurance.
2. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle:
   a) overnight between 9 p.m. and 9 a.m. (local time) or
   b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the general exclusions on page 11.

Special conditions relating to claims

1. The Beneficiary must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all Ski Equipment.
2. If Ski Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel the Beneficiary must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline the Beneficiary must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this Group Policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help the Beneficiary to substantiate their claim.
Section 13 – Hire of ski equipment

What is covered
We will pay the Beneficiary up to the amount stated in the Statement of Insurance for the reasonable cost of hiring replacement Ski Equipment as a result of the accidental loss of, theft of, damage to or temporary loss in transit for more than 24 hours of their own Ski Equipment occurring whilst on a Trip during the Period of Cover.

What is not covered
1. Loss, theft of or damage to Ski Equipment contained in or stolen from an Unattended vehicle:
   a) overnight between 9 p.m. and 9 a.m. (local time) or
   b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions on page 11.

Special conditions relating to claims
1. The Beneficiary must report to the local Police within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of their own Ski Equipment.
2. If Ski Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel the Beneficiary must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline the Beneficiary must:
   a) obtain a Property Irregularity Report from the airline.
   b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c) retain all travel tickets and tags for submission if a claim is to be made under this Group Policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help the Beneficiary substantiate their claim.
Section 14 – Ski pack

What is covered
We will pay the Beneficiary up to the amount stated on the Statement of Insurance:

a) for the unused portion of their ski pack (ski school fees, lift passes and hired Ski Equipment) following their Bodily Injury or illness whilst on a Trip during the Period of Cover;
b) for the unused portion of their lift pass if lost whilst on a Trip during the Period of Cover.

What is not covered
1. Anything mentioned in the general exclusions on page 11.

Special conditions relating to claims
1. The Beneficiary must provide written confirmation from a Medical Practitioner that such Bodily Injury or illness prevented them from using their ski pack.
2. Claims under this Section will only be payable if the Beneficiary’s Bodily Injury or illness is covered under section 2 — Emergency medical and other expenses.
Section 15 - Piste closure

What is covered

We will pay the Beneficiary up to the amount stated in the Statement of Insurance for the cost of transport organised by the tour operator to an alternative site if whilst on a Trip during the Period of Cover lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in their resort and it is not possible to ski. The cover only applies:

a) To the resort which the Beneficiary has pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of their Trip and
b) To Trips taken outside the Beneficiary’s Home Country during the published ski season for their resort. If no alternative sites are available We will pay the Beneficiary compensation stated in the Statement of Insurance.

What is not covered

Special conditions relating to claims

1. The Beneficiary must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in their resort and the reason for the closure.

1. Anything mentioned in the general exclusions on page 11.
Section 16 – Avalanche cover

What is covered
We will pay the Beneficiary up to the amount stated in the Statement of Insurance for reasonable extra travel and accommodation expenses if whilst on a Trip during the Period of Cover their arrival or departure from their pre-booked ski resort is delayed by more than 12 hours due to an avalanche.

What is not covered
1. The Excess amount as stated in the Statement of Insurance.
2. Any costs incurred where the ski resort is less than 1,000 metres above sea level.
3. Anything mentioned in the general exclusions on page 11.

Special conditions relating to claims
1. The Beneficiary must obtain written confirmation from the tour operator or local authority (or their representative) confirming the location, date, time and duration of the avalanche.
How to make a complaint

We aim to provide a high level of service and pay claims fairly and promptly under the terms of this Group Policy.

If the Group Policyholder and/or a Beneficiary are unhappy with any aspect of Our service, please contact, in the first instance the person who originally dealt with the enquiry. Alternatively the Group Policyholder or a Beneficiary can contact Us by:

Telephone: 0800 085 8698
Post: Customer Liaison Department
Endsleigh Insurance Services Limited
Shurdington Road
Cheltenham
Gloucestershire
GL51 4UE
United Kingdom

If We have given the Group Policyholder or a Beneficiary Our final response and they remain dissatisfied they have the right to ask the Financial Ombudsman to review their case. The Ombudsman can be contacted at the following address:–

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom
Telephone 0800 023 4567 or
From outside the UK: + 44 20 7964 0500
Fax: 020 7964 1001

Please note the Group Policyholder or a Beneficiary have six months from the date of Our final response in which to refer their complaint to the Ombudsman. Contacting the Ombudsman will not affect their 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.