

Statement of Insurance

Group policy travel insurance

Youth group

Group policyholder: International Camp Suisse
Policy number: SG9 0114355

Issued on: 1st December 2019
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 International Camp Suisse
Address 3365 Century Way, Thorpe Park, Leeds, West Yorkshire, LS15 8ZB

Cover

Policy term For bookings made between 1st December 2019 until 30th November 2020 with all travel having been completed by 30th November 2022

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

Trip Beneficiaries are covered for trips booked within the policy term that are completed by 30th November 2022 for which the appropriate premium has been paid and for which they have been accepted for cover.

Beneficiary Each person travelling on a trip arranged by the group policyholder who is eligible to be covered under this group policy and for which details have been provided to us by the group policyholder.

Cover area Beneficiaries are covered for travel to Europe where the appropriate premium has been paid and they have been accepted for cover.

Sports and activities option Standard

Beneficiaries

Beneficiaries receive cover benefits by virtue of the group policy issued to the group policyholder. Only the group policyholder has direct rights against the insurer. The benefits received by the beneficiaries do not give them direct rights under this group policy of insurance but enable them to receive the benefits described below. Beneficiaries must notify us of any incident that they feel could give rise to a claim under these terms and conditions. Strict compliance with these terms and conditions is required if the beneficiaries are to receive their benefits.

All beneficiaries must be registered under the health care system in their home country.

Cover - more details

Table of benefits

The following table is a summary of cover only and the group policy is subject to terms, conditions, limits and exclusions. Please refer to the applicable sections of the group policy wording. The benefits set out below are the maximum amount we will pay under each section per beneficiary per trip unless otherwise noted in the group policy wording.

Section	Benefits	Maximum amount	Excess
1	Cancellation or curtailment charges	£3,000	£50
	Aggregate Limit	£50,000	
	Excursions	£250	
2	Emergency medical & other expenses	£2,000,000	£50
	Emergency dental treatment	£500	
	Replacement group leader	£5,000	
3	Personal accident		£0
	1. i. Death benefit (aged under 16)	£1,000	
	Death benefit (aged 16 to 64)	£30,000	
	Death benefit (aged 65 and over)	£1,000	
	ii. Loss of limbs or sight (aged under 16)	£30,000	
	iii. Permanent total disablement (aged under 16)	£30,000	
	2. Death benefit (aged under 16)	no cover	
Death benefit (aged 16 to 64)	no cover		
4	Baggage		£50
	Baggage (Including valuables)	£1,000	
	a) Single article, pair or set limit	£200	
	b) Valuables limit in total	£300	
	Group Equipment	no cover	
5	Group money, passport & documents		£50
	1. a) Currency, notes and coins	£100	
	b) Other group money and documents	£100	
	2. Passport or visa	£500	
6	Personal liability	£1,000,000	£100

Aggregate limit:

An aggregate limit applies under section 1 - Cancellation or curtailment charges. The maximum aggregate amount payable for all claims arising out of or in connection with any one event under each section shall not exceed the maximum amount stated in the table above.

Section	Benefits	Maximum amount	Excess
Endorsed Cover	Missed departure	£250	£50
Endorsed Cover	Overseas legal expenses & assistance	£10,000	£0
	Aggregate limit	£50,000	
Endorsed Cover	Course fees	£8,000	£50
	Professional counselling	£300	

Sports and activities covered

Please refer to the general exclusions in the group policy wording with reference to participation in or practice of sports and activities.

No cover under section 6 – Personal liability for pursuit of any business, trade, profession or occupation.

The following list details the sports and activities that this group policy will cover in addition to those listed in the group policy wording.

Supplementary sports and activities

No personal liability cover for pursuit of any business, trade, profession or occupation.

- Dog Sledding as passengers (no personal liability cover)
- Ghyll Scrambling
- Indoor water park
- High ropes adventure course
- Rock climbing (with ropes and guides. No personal accident and personal liability cover)
- Abseiling (no personal accident and personal liability cover)

Policy endorsements

Details of the changes to the group policy are shown below. The sections shown replace or change those of the same name in the group policy wording, statement of insurance or any previously issued endorsements. This should be read in conjunction with the group policy.

Changes to cover:

Age Eligibility

This group policy is not available to anyone aged 66 or over. Benefits and excess may be subject to age.

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

Missed Departure

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

What is covered

We will pay the Beneficiary up to £250 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching their overseas destination or returning to their Home Country if they fail to arrive at the international departure point in time to board the Public Transport on which they are booked to travel on the initial international journey of the Trip during the Period of Cover as a result of:

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

What is not covered

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

Special conditions relating to claims

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

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

Overseas Legal Expenses & Assistance

What is covered

We will pay up to £10,000 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 £50,000.

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.

Policy Endorsement continued

9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any appeal.
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 10.

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 personthe 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 withheld 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.

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

Policy Endorsement continued

Course fees

What is covered

In the event the Beneficiary is unable to continue their studies We will reimburse direct to the Beneficiary on behalf of the Group Policyholder any irrecoverable pre-paid College/ University/Language School course fees the Beneficiary has paid up to £8,000 if:

- a) cancellation of the Trip is necessary and unavoidable or
- b) the Trip is Curtailed before completion

as a result of the death, Bodily Injury or illness of:

- i) the Beneficiary
- ii) the Beneficiary's Close Relative

during the Period of Cover.

For course fees the Beneficiary is contracted to pay but has not yet paid, this payment will be made on their behalf direct to the Group Policyholder. If the Beneficiary suffers any stress, anxiety, depression or any other mental or nervous disorder We will also pay up to £300 for the cost of professional counselling.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each Beneficiary.
2. Any claims arising directly or indirectly from circumstances known to the Beneficiary prior to the date the Beneficiary is accepted for cover or the time of booking any Trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or Curtailment of the Trip.
3. More than the cost of that proportion of the course missed.
4. Anything mentioned in the general exclusions in the group policy wording.

The Group Policyholder and the Beneficiaries should also refer to the important conditions relating to health in the group policy wording.

Special conditions relating to claims

1. The Beneficiary MUST obtain a medical certificate from a Medical Practitioner 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:
 - i. Stress, anxiety, depression or any other mental or nervous disorder that the Beneficiary is suffering from they MUST provide a medical certificate from a consultant specialising in the relevant field
 - ii. Any other illness or a Bodily Injury the Beneficiary MUST provide a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented them from travelling.
4. The Beneficiary MUST provide their invoice and receipts for unused course fees, charges or expenses claimed for.
5. The Beneficiary MUST provide written confirmation from their College/ University/Language School that the course or any part of it needs to be repeated as a direct result of:
 - a) death, Bodily Injury or illness to a Close Relative making it necessary for the Beneficiary to return to their Home or,
 - b) Bodily Injury or illness to the Beneficiary which strictly necessitates absence from the course.

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

How to report an incident or make a claim

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

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

How to make a complaint

If the group policyholder and/or a beneficiary wish to make a complaint, in the first instance, please contact the person who originally dealt with the enquiry. They will aim to resolve the complaint on the same day. Alternatively the group policyholder and/or a beneficiary can contact us:

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

by phone 0800 085 8698

If the group policyholder's and/or beneficiary's complaint is not resolved to their satisfaction they have the right to ask the Financial Ombudsman Service to review their case if they are any one of the following:

- 1) a consumer;
- 2) a micro-enterprise (employing fewer than 10 persons; with a turnover or annual balance sheet that does not exceed €2 million) at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 3) a charity which has an annual income of less than £1 million at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 4) a trustee of a trust which has a net asset value of less than £1 million at the time the complaint is referred to Endsleigh;
- 5) a Consumer Buy To Let consumer (where the complaint is about a Consumer Buy to Let Mortgage or service)

Contacting the Ombudsman will not affect your rights to take legal action against us.

If you do not fall within the categories above and your complaint has not been resolved to your satisfaction, you have the right to take legal action against us.

Financial services compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS). The group policyholder and/or a beneficiary may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements can be obtained from the FSCS at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

How to cancel

Cancellation: It is IMPORTANT to know that there will not be a refund of premium if there has been a claim on this group policy which the insurer will have to settle. This group policy may be cancelled by the group policyholder sending notice to the address shown on the statement of insurance. In the event of cancellation of this group policy, the group policyholder must notify beneficiaries of such cancellation.

Fees and Charges: If the group policyholder wishes to cancel this group policy at any time a charge will be made for any period for which cover applied, unless a beneficiary has travelled or a claim or an incident likely to give rise to a claim has occurred, in which case no refund will be due. We will also charge a cancellation fee of £20.00.

Status Disclosure

About the insurers

Zurich Insurance plc *

FCA Register No: 203093

Zurich House, Ballsbridge Park, Dublin 4, Ireland

Zurich Insurance plc, is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

The group policyholder's rights under the Financial Services Compensation Scheme are not affected by this.

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

About our services

Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer. We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's web site <https://fca.org.uk/register>. Our principal place of business is at Shurdington Road, Cheltenham, GL51 4UE. Endsleigh Insurance Services Limited is owned by Endsleigh Limited which is a member of the A-Plan group of companies. National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

This insurance meets the demands and needs of those persons travelling away from home. By purchasing this policy you confirm that this is a fair description of your insurance demands and needs.

Any information we provide to the group policyholder does not constitute advice or a personal recommendation and the group policyholder agrees to make their own choice about how to proceed. We may ask questions to narrow down the selection of products that we will provide information on. We only offer group policy travel insurance products from a single insurer, Zurich Insurance plc.

When we sell you a policy we retain a percentage commission from the total annual premium. If the type of policy we sell reaches specific profit targets the insurer also pays us an additional amount.

It's important the information we have is correct as inaccurate information may result in an increased premium, you not being covered or a claim not being paid in full.

The parties to a contract of insurance covering a risk situated in the United Kingdom are permitted to choose the law applicable to the contract. This group travel insurance policy is governed by English law. English law will also apply prior to the conclusion of the group policyholder's contract of insurance.