

# Statement of Insurance

## Group policy travel insurance



Group policyholder: Venture Abroad  
Policy number: SG9 0114512

Issued on: 1<sup>st</sup> January 2020  
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: Venture Abroad  
Address: 37 Brunel Parkway, Pride Park, Derby, DE24 8HR

### Cover

**Policy term** For bookings made between 1st January 2020 until 31st December 2020 with all travel having been completed by 31<sup>st</sup> December 2022

**Group policy** **Insurer**  
Zurich Insurance plc

**Trip** Beneficiaries are covered for trips booked within the policy term that are completed by 31<sup>st</sup> December 2022 for which the appropriate premium has been paid and for which they have been accepted for cover.

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

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

**Sports & activities option** Standard / Category 1

### Beneficiaries

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

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

## Cover - more details

### Table of benefits

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

Section	Benefits	Maximum Amount	Excess
1	<b>Cancellation or curtailment charges</b>	£5,000	£95 (£25 loss of deposit)
	Excursions	£250	
	Aggregate Limit	£50,000	
2	<b>Emergency medical &amp; other expenses</b>	£5,000,000	£95
	Emergency dental treatment	£250	
	Replacement group leader	no cover	
3	<b>Hospital benefit</b>	£20 per day / £300	£0
4	<b>Personal accident</b>		£0
	1. i. Death benefit (aged under 16)	£2,500	
	Death benefit (aged 16 to 64)	£5,000	
	ii. Loss of limbs or sight (aged under 16)	£12,000	
	Loss of limbs or sight (aged 16 to 64)	£24,000	
	iii. Permanent total disablement (aged under 16)	£15,000	
	Permanent total disablement (aged 16 to 64)	£25,000	
	2. Death benefit (aged under 16)	£2,500	
	Death benefit (aged 16 to 64)	£5,000	
5	<b>Baggage</b>		
	Baggage (Including valuables)	£1,500	£95
	a) Single article, pair or set limit	£200	
	b) Valuables limit in total	£200	
	Group Equipment	£500	
	Baggage delay	£100	£0
6	<b>Personal money, group money, passport &amp; documents</b>		£95
	1. Group money		
	a) Currency, notes and coins	£500	
	b) Other group money and documents	£1,000	
	c) Emergency funds	£1,000	
	2. Passport or visa	£250	
	3. Personal money		
	a) Currency, notes and coins	£200	
	b) Currency, notes and coins (aged under 16)	£200	
c) Other personal money and documents	£500		
7	<b>Group leader expenses</b>	no cover	-
8	<b>Personal liability</b>	£2,000,000	£250
	Group leader	£5,000,000	
9	<b>Delayed departure</b>		
	1. Delay	£20 first 12 hrs / £20 12 hrs thereafter / £100	£0
	2. Cancellation of trip	£5,000	£0
	Aggregate Limit	£50,000	
10	<b>Missed departure</b>	£500	£95
11	<b>Overseas legal expenses &amp; assistance</b>	£10,000	£250
	Aggregate limit	£10,000	

#### Aggregate limit:

An aggregate limit applies under section 1 - Cancellation or curtailment charges, section 9 – Delayed departure and section 11 - Overseas legal expenses & assistance. 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.

## Sports and activities covered

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

No cover under section 8 – Personal liability for pursuit of any business, trade, profession or occupation.

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

### Supplementary sports and activities

\*No cover under section 8 – Personal liability for these sports or activities

- abseiling
- animal sanctuary/refuge work
- bamboo rafting
- boxing training (no contact)
- bridge swinging
- canoeing (up to grade 3 rivers)
- canyoning (within professional organiser's guidelines and wearing appropriate safety equipment)
- caving (within professional organiser's guidelines and wearing appropriate safety equipment)
- climbing (on indoor climbing wall only)
- crate stacking
- \*diving (no higher than 10 metres)
- Football - non-professional, amateur only and the main purpose of the trip (must be organised by a professional organisation operating from the UK offering support and advice to the beneficiary)
- gymnastics
- handball
- high ropes course
- ice climbing (within professional organiser's guidelines and wearing appropriate safety equipment)
- ice skating
- indoor skating
- low ropes
- manual labour involving the lifting or carrying of heavy items of no more than 25 kg
- obstacle course
- outdoor climbing tower (within professional organiser's guidelines and wearing appropriate safety equipment)
- overnight hikes (staying in basic mountain huts)
- pioneering
- pump track
- river tubing (within professional organiser's guidelines and wearing appropriate safety equipment)
- rock climbing on an outdoor rock face (within professional organiser's guidelines and wearing appropriate safety equipment)
- rock scrambling (under 4,000m)
- rugby
- sea kayaking
- scuba diving to 30m (PADI or BSAC qualified or diving with and under the direction a qualified instructor)
- sledging (on snow)
- snow tubing (professionally organised and full and relevant safety equipment used)
- stand up paddle boarding on a river
- summer sled run (up to 750 metres)
- track and field athletics
- tree climbing
- tree top assault course
- trottie bikes (wearing a helmet)
- white water rafting (grade 1 to 3)
- working farm visits (organised school visit supervised by teachers and farm staff)
- zip lining (wearing appropriate safety equipment)

### **The category 1 sports and activities option has been selected:**

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

Category 1 activities: abseiling (within organisers guidelines), bamboo rafting, \*blokorting, bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment), canoeing (up to grade 3 rivers), cycling (racing), gorilla trekking (professionally escorted tours only), gymnastics, heptathlon, high diving, hockey, kayaking (up to grade 3 rivers), lacrosse, marathon running, motorcycle touring off road (no racing), off road 4x4 driving (no racing), parascending - over water, power boating, rap jumping (within organisers guidelines), scuba diving to max depth 30 metres below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor), street hockey (wearing pads and helmets), trekking between 2,501 to 3,500 metres above sea level, via ferrata, white water rafting up to level 4 (within organisers guidelines).

## Policy endorsements

Endorsement to group policy wording.

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

Changes to cover:

### Beneficiary Eligibility

Cover under this Group Policy is not limited to youth groups and covers any Beneficiary subject to terms, conditions and general exclusions which apply to the whole of the Group Policy and all levels of cover.

### Age eligibility

Cover under this Group Policy is extended to any Beneficiary aged up to 89 at the time of departure for Trips not exceeding 10 days duration and within the United Kingdom but not including the Channel Islands. Some benefits and Excess may be subject to age limitations as stated in the Statement of Insurance.

**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	<a href="http://www.endsleigh.co.uk/claim-centre">www.endsleigh.co.uk/claim-centre</a>
Medical Assistance	+44(0) 1243 621 058	24 hours	
Legal Expenses	+44(0) 1179 045 831	Mon-Fri: 9am to 5pm	

## How to make a complaint

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

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

**by phone** 0800 085 8698

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

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

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

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

## Financial services compensation scheme

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

## How to cancel

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

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

# Status Disclosure

## About the insurers

Zurich Insurance plc \*

FCA Register No: 203093

Zurich House, Ballsbridge Park, Dublin 4, Ireland

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

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

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

## About our services

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

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

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

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

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

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