

Statement of Insurance



Group policy travel insurance

Youth group

Group policyholder:	Travel Class Limited	Group policy issue date: 18/10/2024
Policy number:	PM9 000087	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	Travel Class Limited
Address	Origin One, 108 High Street, Crawley, West Sussex, RH10 1BD

Cover

Policy term	For bookings made between 01/11/2024 until 31/10/2025 with all travel having being completed no later than 36 months from the group policy issue date.
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Group policy	Insurer
Youth Group	Zurich Insurance Company Ltd

Trip	Beneficiaries are covered for trips booked within the policy term where the appropriate premium has been paid and for which they have been accepted for cover. All trips must be completed no later than 36 months from the group policy issue date.
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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.
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Groups	Cover is provided for groups of beneficiaries travelling together up to a maximum of 300 beneficiaries in any one single group. If the group policyholder would like to obtain cover for groups with more than 300 travellers, please contact your Howden representative.
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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.
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Sports & activities option	Standard
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Important Information	Please refer to the Important Information Relating to Cover section of this statement of insurance.
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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	£25/£10 (loss of deposit)	
	Aggregate Limit	£50,000		
	Excursions	£250		
2	Emergency medical & other expenses	£5,000,000	£25	
	Emergency dental treatment	£250		
	Replacement group leader	no cover		
3	Hospital benefit	£15 per day up to £300	£0	
4	Personal accident		£0	
	1. i. Death benefit (aged under 16)	£10,000		
	Death benefit (aged 16 to 64)	£10,000		
	ii. Loss of limbs or sight (aged under 16)	£25,000		
	Loss of limbs or sight (aged 16 to 64)	£25,000		
	iii. Permanent total disablement (aged under 16)	£25,000		
	Permanent total disablement (aged 16 to 64)	£25,000		
	2. Death benefit (aged under 16)	£10,000		
Death benefit (aged 16 to 64)	£10,000			
5	Baggage			
	Baggage (Including valuables)	£1,500 (£1,000 under 18s)		£25
	Baggage (Including valuables) - (aged under 16)	£1,000		£25
	a) Single article, pair or set limit	£200		
	b) Valuables limit in total	£200		
	Group Equipment	£500		£25
Baggage delay	£100	£0		
6	Personal money, group money, passport & documents			
	Group money			£25
	a) Currency, notes and coins	£1,000 (£200 per party leader)		
	b) Other group money and documents	£250		
	c) Emergency funds	no cover		
	2. Passport or visa	£250		£25
	3. Personal money			£25
	a) Currency, notes and coins	£200		
	b) Currency, notes and coins (aged under 16)	£200		
c) Other personal money and documents	£200			
7	Group leader expenses	no cover	-	
8	Personal liability	£2,000,000	£25*	
	Group leader	£5,000,000	£100	
9	Delayed departure			
	1. Delay	£20 per 12 hours up to £100		£0
	2. Cancellation of trip	£3,000		£25
	Aggregate Limit	£50,000		
10	Missed departure	£500	£0	
11	Overseas legal expenses & assistance**	£25,000	£100	
	Aggregate limit	£25,000		

*increased to £100 in respect of rented property damage only

**to also include cover within the UK

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.

There is a full list of sports and activities covered under this policy in the group policy wording. Optional additional sports and activity cover will be listed on the sports and activity endorsement document provided separately.

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

Please note that cover under section 4 – Personal accident and section 8 – Personal liability is excluded where a beneficiary is participating in any sport or activity marked with **

Supplementary sports and activities:

- Abseiling
- Aerial Trek
- Aeroball (one player per trampoline unit)
- **Axe throwing
- Buggy building
- Bushcraft
- Busted (Quiz's)
- Campfire
- Canoeing (lake)
- Circus skills
- Chocolate Party / Sweetie Bingo
- Climbing (using auto belay devices)
- Dance mania
- Disco
- Egg protector
- Film Nights
- Frisbee golf
- Giant Cluedo
- Grid of stones
- High ropes
- Initiative activities
- Katanauing
- kayaking (lake)
- Lazer conquest
- Lazer maze
- League Toppers (Evening team Building Activity)
- Low ropes
- Mini Olympics
- Night Walk
- Pool snorkelling
- Quick jump (1 jump only within professional organiser's guidelines and wearing appropriate safety equipment)
- Raft Building (on a Lake)
- Raft Building (in a swimming pool)
- Rocket Launch
- Run around quiz
- sensory trail
- Silent Disco
- Sit on top Kayaking
- Slacklining (must be fully supervised with appropriate safety equipment)
- Stand up paddle boarding
- Survival Skills
- Swimming Pool Games (Wet & Wacky)
- Team challenge
- Water Zorbs, Water Walkerz and Pedal Boats (Water Team Challenge)
- Wide Games
- Wing surfing (within sight of land, fully supervised by a qualified instructor / guide. Full safety equipment to be worn)
- Zip wire
- Archery Tag
- Sensory Trail
- Indoor crate stack challenge (high ropes)
- Tunnelling (man made, purpose built tunneling system)

In addition to those sports and activities listed in the group policy wording, if the Beneficiary's sport or activity is arranged and/or provided by JCA as part of their trip to a UK activity centre, cover is given for that sport or activity as standard subject to the terms and conditions of this Group Policy. All activities are subject to the terms and conditions of this Group Policy.

Group 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.

Section 9 – Delayed Departure

What is covered

Delayed Arrival

If the beneficiary is delayed in arriving at their first scheduled destination on their outward journey from their home country or return trip to their home country from their last scheduled destination for more than 12 hours we will indemnify the beneficiary an amount of £20 compensation. If the delay in arrival continues we will pay a further amount of £20 for each complete period of 12 hours of delay in arrival up to a maximum of £100.

Important Conditions Relating to Health

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

Policy definitions, general conditions and general exclusions apply to the whole of this 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.howdengroup.com/uk-en/endsleigh-claims
Medical Assistance	+44(0) 1243 621 058	24 hours	
Legal Expenses	+44(0) 1179 045 831	Mon-Fri: 9am to 5pm	

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
The Quadrangle Imperial Square,
Cheltenham,
GL50 1PZ

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 Howden (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 Howden (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 Howden;
- 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 Company Ltd* Firm Reference No: 959113

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

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

* Howden 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. Howden will hold monies ("money") paid by the insurer for cancellations, owing to you, as an agent for that insurer.

About our services

Howden UK Brokers 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 The Quadrangle Imperial Square, Cheltenham, GL50 1PZ. Howden Insurance Services Limited is owned by Howden Limited which is a member of Howden UK Brokers Limited. National Union of Students (United Kingdom) also has an interest in Howden 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 Company Ltd.

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.

Important Information Relating to Cover Under this Group Policy

The following cover will apply to this group policy:

- There is cover under this group policy for emergency medical and other expenses related to a medical epidemic or pandemic.

Unless you have been provided with specific additional cover under this group policy, the following exclusions will apply:

- There is no cover under this group policy for claims arising directly or indirectly from or in connection with an airline or other travel provider postponing or canceling your travel arrangements.
- There is no cover under this group policy if an airline or travel provider ceases to trade without being able to meet their obligations to you regarding your travel arrangements.
- There is no cover under this group policy for any cancellation or curtailment claims arising directly or indirectly from a change in travel advice by the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority, or the World Health Organisation.
- There is no cover under this group policy for any cancellation or curtailment claims arising directly or indirectly from a local or national lockdown preventing you from travelling.
- There is no cover under this group policy for any cancellation claims arising directly or indirectly from having been personally instructed to self-isolate by NHS Test and Trace or the NHS app.
- There is no cover under this group policy for any cancellation or curtailment claims arising directly or indirectly from having contracted, been diagnosed or tested positive with any illness associated with epidemic or pandemic.