

# Statement of Insurance



## Group policy travel insurance

### Youth group

<b>Group policyholder:</b>	<b>TTSS Limited</b>	<b>Group policy issue date:</b> 18/10/2024
<b>Policy number:</b>	<b>PM9 000086</b>	<b>Reason for issue:</b> 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

<b>Group policyholder</b>	TTSS Limited
<b>Address</b>	Origin One, 108 High Street, Crawley, RH10 1BD

#### Cover

<b>Policy term</b>	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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<b>Group policy</b>	<b>Insurer</b>
Youth Group	Zurich Insurance Company Ltd

<b>Trip</b>	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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<b>Beneficiary</b>	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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<b>Groups</b>	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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<b>Cover area</b>	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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<b>Sports &amp; activities option</b>	Standard / Category 1 / Category 2
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<b>Important Information</b>	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	<b>Cancellation or curtailment charges</b>	£4,000	£40 (£10 loss of deposit)	
	Aggregate Limit	£50,000		
	Excursions	£250		
2	<b>Emergency medical &amp; other expenses</b>	£5,000,000	£40	
	United Kingdom limit	£1,000		
	Emergency dental treatment	£250		
	Replacement group leader	no cover		
3	<b>Hospital benefit</b>	£20 per day up to £200	£0	
4	<b>Personal accident</b>		£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	<b>Baggage</b>		£40	
	Baggage (Including valuables)	£1,500		
	Baggage (Including valuables) - (aged under 16)	£750		
	a) Single article, pair or set limit	£250		
	b) Valuables limit in total	£250		
	Group Equipment	£500		
Baggage delay	£250	£0		
6	<b>Personal money, group money, passport &amp; documents</b>		£40	
	Group money			
	a) Currency, notes and coins	£5,000 (£1,000 per party leader)		
	b) Other group money and documents	£350		
	c) Emergency funds	£5,000 (£1,000 cash limit)		
	2. Passport or visa	£350		£40
	3. Personal money			£40
	a) Currency, notes and coins	£350		
	b) Currency, notes and coins (aged under 16)	£2,000		
c) Other personal money and documents	£500 (£250 under 18s)			
7	<b>Group leader expenses</b>	no cover	-	
8	<b>Personal liability</b>	£2,000,000	£40	
	Group leader	£5,000,000	£100	
9	<b>Delayed departure</b>		£40	
	1. Delay	£20 per 12 hours up to £100		
	2. Cancellation of trip	£3,000		
	Aggregate Limit	£50,000		
10	<b>Missed departure</b>	£1,000 (£500 UK Trips)	£0	
11	<b>Overseas legal expenses &amp; assistance</b>	£25,000	£0	
	Aggregate limit	£25,000		

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:

- Animal Sanctuaries
- Aqua Parks
- Aqua Park on sea (calm waters only. Full safety equipment used, as appropriate)
- Aquathon (1 day event only based on 1km swim and 5km run. Non-professional only)
- Artificial Tower Climbing (outdoors)
- Axe Throwing
- Boat trips
- Cable cars / Chairlifts
- Canyoning
- Coasteering (Calm waters only, fully supervised by a qualified instructor/ guide. Full safety equipment to be worn)
- Desert Dune Safari by 4WD
- Forest Skywalk
- Football (amateur only and main purpose of the trip)
- Gaelic Games Experience
- Helicopter Flight
- High Ropes / Zip Line (Must be professionally organised, fully supervised and full safety equipment worn)
- Indoor Inflatable Park
- Indoor Ski Centre
- Island Safari 4x4
- Lacrosse
- Laser Tag
- Low Ropes Course
- Obstacle Course
- Scooters (Full safety equipment to be worn including a helmet)
- Sea kayaking (within territorial waters only)
- Shark Cage Diving
- Shopping Malls
- Stadium Tours
- SUP
- Toboggan / Summer Luge Rides
- Township Tours / Charity Visits
- Tubing
- Water Park
- Water Inflatables

If the Beneficiary's sport or activity is arranged and/or provided by TTSS Limited as part of their trip, cover is given for that sport or activity as standard.

### **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, \*blokarting, 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).

### **The category 2 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 2 activities: abseiling (within organisers guidelines), american footballing, bamboo rafting, \*blokarting, bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment), canoeing (up to grade 3 rivers), canyoning, cycling (racing), expeditions up to 6,000 metres above sea level (professionally escorted tours only), flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft), football (amateur only and main purpose of the trip), gliding, gorilla trekking (professionally escorted tours only), gymnastics, hang gliding, heptathlon, high diving, hockey, judo, kayaking (up to grade 3 rivers), karate, lacrosse, marathon running, microlighting, motorcycle touring off road (no racing), off road 4x4 driving (no racing), paragliding, parascending - over water, power boating, rap jumping (within organisers guidelines), rugby, scuba diving to max depth 40 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 3,501 to 6,000 metres above sea level (professionally escorted tours only), via ferrata, white water rafting up to level 4 (within organisers guidelines).

## 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.

### **Age Eligibility**

This group policy is not available to anyone aged 71 or over. Benefits and excess may be subject to age.

### **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.

### **Definitions – Baggage**

The definition for Baggage is extended to include cover for musical instruments whilst in the custody of the Beneficiary during any trip.

**What is not covered**, item 5. shall not apply in respect of musical instruments.

Any conditions, limitations and exclusions under Section 2 – Baggage apply to this endorsement

**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	<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	

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](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 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.