

# Statement of Insurance

## Group policy travel insurance

### Single trip



Group policyholder: Xplore  
Policy number: NS9 0114207

Issued on: 1<sup>st</sup> December 2019  
Reason for issue: New business

This statement of insurance forms part of the group policy travel insurance. This policy provides cover for all beneficiaries whether as part of a group or as an individual programme, participating on an Xplore, Xplore USA, Xplore MyChoice or PSA Academies programme. Please check these details carefully and let us know immediately of any errors.

#### Group policyholder details

Group policyholder: Xplore  
Address: 12 Bury Street, Stowmarket, IP14 1HA

#### Cover

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

**Group policy** single trip  
**Insurer** Zurich Insurance plc

**Trip** Beneficiaries are covered for trips booked within the policy term that are completed by 30<sup>th</sup> 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 the destination for which the appropriate premium has been paid and for which they have been accepted for cover.

**Sports & 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	<b>Cancellation or curtailment charges</b>	£3,000	£50
	Aggregate Limit	£50,000	
	Excursions	£250	
2	<b>Emergency medical &amp; other expenses</b>	£5,000,000	£50
	Emergency dental treatment	£500	
	Replacement group leader	no cover	
3	<b>Hospital benefit</b>	no cover	-
4	<b>Personal accident</b>		£0
	1. i. Death benefit (aged under 16)	£1,000	
	Death benefit (aged 16 to 64)	£30,000	
	ii. Loss of limbs or sight (aged under 16)	£1,000	
	Loss of limbs or sight (aged 16 to 64)	£30,000	
	iii. Permanent total disablement (aged under 16)	£30,000	
	Permanent total disablement (aged 16 to 64)	£30,000	
	2. Death benefit (aged under 16)	no cover	
	Death benefit (aged 16 to 64)	no cover	
5	<b>Baggage</b>		£50
	Baggage (Including valuables)	£1,000	
	a) Single article, pair or set limit	£200	
	b) Valuables limit in total	£300	
	Group Equipment	no cover	
	Baggage delay	no cover	
6	<b>Personal money, group money, passport &amp; documents</b>		£50
	1. Group money	no cover	
	2. Passport or visa	£500	
	3. Personal money		
	a) Currency, notes and coins	£100	
	b) Currency, notes and coins (aged under 16)	£100	
c) Other personal money and documents	£100		
7	<b>Group leader expenses</b>	no cover	-
8	<b>Personal liability</b>	£1,000,000	£100
	Group leader	no cover	
9	<b>Delayed departure</b>	no cover	-
10	<b>Missed departure</b>	£250	£50
11	<b>Overseas legal expenses &amp; assistance</b>	£10,000	£0
	Aggregate limit	£50,000	

#### 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

#### For all beneficiaries participating in a PSA Academies programme:

- rugby - please note that cover under section 4 – Personal accident and section 8 – Personal liability is excluded for this activity.

#### For all beneficiaries:

##### Xplore

- abseiling
- air rifle shooting
- archery
- ascending
- axe throwing
- badminton
- banner making
- baseball
- basketball
- Battle-Zone Archery
- beach football
- beach rugby tag
- beach volleyball
- boomerang making
- bouldering
- boules
- bouncy castle
- bracelet making
- bridge building
- bush craft (no power tools)
- campfire
- camping
- canoeing
- canoeing and kayaking (on River Severn)
- canoeing, kayaking and raft building (not including use of power tools or machinery, must be fully supervised and with relevant safety equipment)
- canoeing, kayaking and raft building - on swimming pool (not including use of power tools or machinery, must be fully supervised and safety equipment provided)
- casino
- circus skills
- climbing
- cluedo
- coconut jewellery
- cooking food on an open fire
- crate climbing
- dance
- decoration making
- den and shelter building
- devil sticks
- diablo
- disco
- dodgeball
- drama
- dvd night
- excursions
- expeditions
- fair
- fire construction and lighting
- football
- frisby golf
- girls night/boys night
- gladiator challenge
- golf
- hama beading
- hammock and tarp use
- high All Aboard
- high ropes
- hydro-slide
- indoor caving
- indoor challenge
- internet/computing
- jewellery making
- juggling
- jungle gym
- junior crossbows
- karaoke
- kayaking
- kin ball
- kite making
- klub night
- knee-boarding
- knife use and basic camp craft
- kubb
- kwik cricket
- leap of faith (must be fully supervised and safety equipment provided)
- low ropes
- mini golf
- mini Olympics
- mod roc
- movie night
- nightfall navigation
- orienteering
- overnight sleep out
- painting
- parachute games
- peddalo boats
- pioneering
- poi (excluding fire poi)
- problem solving
- prop making
- quad biking
- raft building
- river cross
- river studies
- roped activities (must be fully supervised and safety equipment provided)
- rounders
- saw work (not including use of power tools or machinery, must be fully supervised and safety equipment provided)
- slack lining
- species identification
- squash
- stand-up paddling
- stilts
- strength and conditioning gym based
- strength and conditioning outdoors
- stunt kite flying
- swimming
- swimming pool parties
- team games
- tennis
- theme day
- touch rugby
- tournaments
- tracking
- treasure hunts
- tree abseil
- tree climbing
- trust trail
- trust trail / night line
- ultimate frisbee
- unihoc
- viaduct abseil
- volleyball
- water balling
- water polo
- wide games
- wind sock making just for fun
- wild survival
- Xplore challenge
- Xplore's got talent
- zip wire

## Xplore USA

- airbrush tattoos
- amusement parks / roller coasters (supervised trips)
- arts & crafts
- baseball on grass field
- basketball court (indoor and outdoor)
- batting cages
- BBQ party
- biking (on bike paths, only if helmet is worn, no competition)
- billiards
- boomerang
- bowling
- bracelet making
- city tour / walk
- Clearwater beach visit
- climbing (maximum height: 90m indoors and 100m outdoors with ropes and guides)
- dine-in theatre
- downtown scavenger hunt
- drum workshop
- English class at school
- face masks
- ferry boat ride
- field day activities – soccer, three legged race, water balloon fights, dancing
- field day
- frisbee
- high school campus tours
- hiking in state forest
- homestays (with pre-screened families)
- hotel gym
- hotel stay
- karaoke
- kayaking (up to grade 2)
- manatee swim (Clearwater beach)
- manicures/pedicures (self-done)
- massages (student to student)
- monument visit
- movie in a theatre
- movies
- museum visit
- observation deck visit
- orientation cook-out
- outdoors (with ropes and guides)
- outlet shopping
- paddle boating
- pizza party (pizza delivery in room)
- racquet ball
- rock climbing wall (must be fully supervised and with relevant safety equipment)
- roller skating at indoor rink
- rope swing (as part of playground equipment)
- ropes course (must be fully supervised and with relevant safety equipment)
- scavenger hunt
- shopping at indoor mall
- sliding rock next to pool (natural outdoor waterslide with lifeguards on duty)
- soccer
- spectator pro-baseball game
- sunset hike
- swimming at lake (lifeguard present)
- swimming at pool
- talent show
- theme park visit
- theme party
- tour of police department
- trampoline park (must be professionally organised, fully supervised and with relevant safety equipment)
- transportation in authorized vehicle in USA by licensed insured driver.
- tubing (river floating in/on inner-tube, providing there is no boat or motorized craft attached to the tube)
- volleyball court
- volleyball in sand
- volunteer work at food distribution centre
- volunteer work at nature centre
- volunteer work at orphan dog shelter
- volunteer work at orphanage
- volunteer work wildlife refuge
- waterfall hikes (professionally escorted tours only)
- white water rafting at pigeon river (2-3 grade rapids with professional third party organisation)
- yoga class

## Policy endorsements

For study in the United Kingdom:

- All Beneficiaries covered under this group policy for 6 months or more must be registered with a Medical Practitioner in the United Kingdom.
- Cover is also extended for leisure trips to Europe to a maximum of 21 days during the period of insurance.

### 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:

#### 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	
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.