



Mr Simon Brown
Hodgson High School
Moorland Road
Poulton-Le-Fylde
FY6 7EU

10th December 2013

Dear Mr Brown

Re: Your school group travel insurance policy SG9 0070813 / 01 / NEW

Thank you for choosing Endsleigh for your travel insurance.

The information enclosed is the statement of insurance, which includes all the details you provided when we prepared your quotation, as well as information, terms and conditions which we want to draw to your attention. As this forms the basis of your cover, it is important that you check that all the details are correct and then keep the document with your policy. If any of the information is incorrect, please email us at travelagencyteam@endsleigh.co.uk, or call us on **0800 121 6560**. 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.

We hope you enjoy your trip and look forward to helping you with your insurance needs in the future.

Kind regards

Travel Agency Team

Status Disclosure

about your insurers

Inter Partner Assistance

10/11 Mary Street, Dublin 1, Ireland

Inter Partner Assistance's a branch of Inter Partner Assistance S.A., Avenue Louise 166 bte 1, 1050 Brussels, a Belgian company authorised by the Banking, Finance and Insurance Commission of Belgium, registration 0487. Your rights under the FSCS are not affected by this.

about our services

Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, GL51 4UE is 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 <http://www.fsa.gov.uk/register/firmSearchForm.do> or by contacting the FCA on 0800 111 6768. Zurich Holdings (UK) Ltd owns 100% of our share capital.

Any information we provide you with does not constitute advice or a personal recommendation and you agree to make your own choice about how to proceed. We may ask questions to narrow down the selection of products that we will provide information on. We work with a single insurer to provide your insurance at the lowest price based on your requirements.

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. Your school group travel insurance policy is governed by English law. English law will also apply prior to the conclusion of your contract of insurance.

Should you require emergency medical assistance abroad or in the event of you wanting to make a legal expenses claim against your policy, AXA Assistance will provide the necessary service or settle the claim with you. For all other claims, Endsleigh will be acting on behalf of the insurer in negotiating and settling the claim with you. To make a claim, phone the telephone number detailed in the 'How to make a claim' section of the policy summary and explain what has happened and when and where the incident took place. If possible, please have your policy number to hand when you call.

your statement of insurance

school group travel insurance

policyholder: Mr S Brown
policy number: SG9 0070813 / NEW

issued on: 10th December 2013
reason for issue: new business

This Statement of Insurance forms part of your school group travel insurance policy. Please check these details carefully and let us know immediately of any errors.

your details

policyholder Mr Simon Brown
address Hodgson High School, Moorland Road, Poulton-Le-Fylde, FY6 7EU
date of birth 10th October 1993
occupation Teacher
e-mail address enquiries@tgmholidays.com

your cover and premium

period of cover 4th April 2014 until 12th April 2014
cover section school group travel insurance
insurer Inter Partner Assistance
winter sports Inter Partner Assistance

about your trip

cover area

You have confirmed that the region your destination falls into is:
Europe

number of insured persons

You have confirmed that the number of travellers on the trip is:

Number of children 0-11yrs:	0
Number of children 12-18yrs:	44
Number of travellers 19-85yrs:	5

your cover - more details

School Group Travel Insurance

Winter Sports

The winter sports and activities that this policy will cover are listed in your policy wording.

about your obligations

It is important that you check that the information given in your Statement of Insurance is, to the best of your knowledge and belief, complete and correct as this forms the basis of your insurance contract.

You must tell us immediately if at any time any of the information is incorrect or changes. Failure to do so may result in your 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.

Please refer to the conditions in your policy wording for details of how any changes in circumstances may affect your insurance.

excesses and special terms and conditions applicable to your whole policy

You are responsible for paying the first part of each and every claim per incident claimed for under each section of the policy for each insured person. The standard excesses payable in the event of a claim are shown within your policy wording document.

No special terms and conditions apply to this policy.

declarations you have made

You have declared that to the best of your knowledge all the information provided in connection with this proposal is correct and complete.

You agree that this proposal is for insurance in the normal terms and conditions of the Insurer's policy and shall be incorporated in and form the basis of the contract.

You agree to the important conditions in relation to health shown within your policy wording document.

You and anyone named on the policy are:

- Permanent residents of the United Kingdom

- Registered with a Medical Practitioner in the United Kingdom

- Travelling from and returning to the United Kingdom

policy summary

school group travel insurance

policyholder: Mr S Brown

reference no. SG9 0070813

This summary contains the key features of your school group travel insurance policy. It does not contain the full terms and conditions, which can be found in your school group travel insurance policy. If you wish to view a copy of your policy you can log on to <https://client.endsleigh.co.uk/login.aspx> and register. It is particularly important that you read the sections on key exclusions and key limitations. You must review your cover and inform us immediately if at any time any of the information contained in the Statement of Insurance is incorrect or changes. Cancellation cover starts from the date of issue, all other cover is for 9 days.

Conditions - It is essential that you refer to the Important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover. If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Age Eligibility - This policy is not available to anyone aged 86 or over.

school group travel insurance

insured by Inter Partner Assistance

key benefits

- | Emergency and medical service - Medical expertise to arrange emergency medical assistance or transport home following an accident or illness or if you are informed of a serious illness of a close relative at home whilst on a school trip.
- | Section 1, Cancellation or curtailment charges - Cover for costs against unavoidable or necessary cancellation or curtailment of the trip before completion due to, death, bodily injury or illness. The maximum we will pay under this section is £1,500 per person.
- | Section 2, Emergency medical and other expenses - Emergency medical, surgical, hospital, ambulance and nursing fees up to £1,000,000 outside the United Kingdom (other than the Channel Islands). Up to £5,000 for additional travel and accommodation expenses incurred if a replacement group leader is sent out to your party following a valid curtailment claim being made under Cancellation or curtailment charges, by the official group leader.
- | Section 3, Personal accident - Up to £30,000 for permanent total disablement, £24,000 for loss of limb or sight, £5,000 for death, subject to age - Please refer to policy wording for full details of the cover.
- | Section 4, Baggage - Accidental loss, theft or damage to baggage up to £800. Up to £200 for any one article and up to £300 for all valuables - Please refer to the policy wording for the definition of valuables. Accidental loss, theft or damage to equipment accompanying the school group on its trip up to £750.
- | Section 5, Group money, passport and documents - Accidental loss, theft or damage of group money including foreign currency up to 72 hours prior to departure - Please refer to policy wording for full details of the cover available. Up to £200 for reasonable additional costs for travel and accommodation incurred whilst obtaining a replacement passport or visa abroad.
- | Section 6, Personal liability - Personal liability for any compensation you become legally liable to pay up to £2,000,000. This policy is extended to indemnify group leaders travelling with the group in respect of claims arising out of or in the course of their employment.

key exclusions

See your policy : *General exclusions*

- | War risks, civil commotion, terrorism, (except under sections 2 and 3 unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- | Wilful, self inflicted injury, solvent, drug or alcohol abuse.
- | Unlawful actions and any subsequent legal proceedings brought against you.
- | Travel to a country or specific area or event which the Foreign and Commonwealth office or the World Health Organisation has advised the public not to travel to.

See your policy : *Section 1 - What is not covered*

- | Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- | Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

See your policy : *Section 2 - What is not covered*

- | Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to the United Kingdom.
- | Medication, which prior to departure is known to be required.
- | Expenses incurred as a result of a tropical disease where the required inoculations have not been undertaken.
- | Outpatient treatment.

See your policy : *Section 4 - What is not covered*

- | Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- | Baggage contained in an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- | Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - See your policy wording for the full list.
- | Business goods, samples or tools used in connection with your occupation.

See your policy : *Section 5 - What is not covered*

- | Group money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- | Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

See your policy : *Section 6 - What is not covered*

- | Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

excess

Your excess is the amount of each claim which you pay.

- | Under sections 1, 2, 4 and 5 the first £50 of each and every claim per incident claimed for per section by each insured person.

winter sports

insured by Inter Partner Assistance

key benefits

- Up to £750 for the loss, theft of or damage to your own ski equipment, subject to a maximum of £250 for any one article, pair or set of articles.
- Up to £30 per day, up to a maximum of £200 for the cost of hiring ski equipment following the loss, theft of or damage to your own ski equipment.
- Up to £500 for the unused portion of your ski pack following your bodily injury or illness and up to £150 for the unused portion of your lift pass if lost.
- Up to £30 per day, up to a maximum of £200 for the cost of transport organised by your tour operator to an alternative site if snow conditions result in total closure of skiing facilities. If no alternative sites are available we will pay you compensation of £30 per day up to a maximum of £200.
- Up to £200 for reasonable travel and accommodation expenses if your arrival or departure to your resort is delayed by more than 12 hours due to an avalanche.

key exclusions

See your policy : *Section 7 & 8 - What is not covered*

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 9 a.m. or between 9 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.

excess

Your excess is the amount of each claim which you pay.

- Under sections 7 and 11 the first £50 of each and every claim per incident claimed for per section by each insured person.

how to make a complaint

If you wish to make a policy or service complaint, in the first instance, please contact the person or department you originally dealt with. They will aim to resolve your complaint on the same day. Alternatively you can contact us:

by phone	0800 085 8698
by post	Customer Liaison Department Endsleigh Insurance Services Ltd Shurdington Road, Cheltenham GL51 4UE

For any claims related issues please refer to your claims correspondence for contact details.

You may at any time contact the Head of Customer Care at AXA Travel Insurance at the following address:

Head of Customer Care, AXA Travel Insurance, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR

email: customer.support@axa-travel-insurance.com

If we cannot settle your complaint, you have the right to ask the Financial Ombudsman Service to review your case. Contacting the Ombudsman will not affect your rights to take legal action against us.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. This applies to all parts of the policy except where specifically overridden.

Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

how to cancel

Cancellation:

Fees and Charges:

It is IMPORTANT to know that we will not refund your premium if there has been a claim on your policy which your insurer will have to settle.

If a refund is processed within 30 days of the original payment being made we will usually refund the credit or debit card originally used to pay the deposit or annual premium, even if this wasn't your card. If an outstanding amount is payable by you, unless you contact us to make alternative payment arrangements, we will collect the payment owed to us using the debit/credit card details you provided us with when you took out the policy.

You can cancel your policy by contacting us on 0844 4722592.

If you cancel your school group travel insurance policy within the 14 day cooling off period and your policy has not started you will receive a full refund of premium unless you have 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 charge an administration fee of £20.00.

If you cancel your school group travel insurance policy within the 14 day cooling off period and your policy has started a charge will be made based on the number of days you have had cover, unless you have 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 an administration fee of £20.00.

Cancellation Fee:

If you cancel more than 14 days after purchasing your policy, a charge will be made based on the number of days you have had cover, unless you have 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.

There will be no refund for any additional optional cover.

Administration Fee:

If you make any changes to your school group travel insurance policy or request a set of replacement documents an administration fee of £0.00 will be charged each time.

Our current fee for payment by credit card is 1.5%. We reserve the right to change our credit card fee without prior notice. This charge does not apply to debit cards.

how to make a claim

Claims can be reported 24 hours a day, via Our website: www.endsleigh.co.uk

To make a claim by phone:



reference no. **SG9 0070813**

policyholder: Mr S Brown

school group travel insurance **+44(0) 844 472 2502**

medical assistance **+44(0) 845 271 4472 (24hr)**

For customers who are in a country that does not accept the above international phone number, they can call: **+44(0) 203 060 9671 (24hr)**