



Group Policy Travel Insurance Endorsement

Group Policy underwritten by Zurich Insurance plc.

Policy Number: NS9 0048918

Group Policyholder: NUCO Travel

Policy Term: For bookings made between 1st November 2020 until 30th June 2021 with all travel having been completed no later than 36 months from the group policy issue date stated in the Statement of Insurance.

Group Policy Endorsement

This endorsement forms part of the Group Policy. This is an important document which should be read in conjunction with the Group Policy and kept with all other Group Policy documents.

The Group Policyholder must give a copy of this endorsement to each eligible Beneficiary at the time they are accepted for cover under the Group Policy.

Details of changes to the Group Policy are shown below. These changes are included for all Beneficiaries who are eligible to be covered under the Group Policy.

IMPORTANT INFORMATION – Medical Epidemics and pandemics

Standard Policy

1. Medical epidemics and pandemics are excluded from the cover provided under all sections of the Group Policy except Section 2 – Emergency medical and other expenses. Covid-19 was previously excluded as a known event however for additional clarity a specific medical epidemic and pandemic exclusion has been added to the policy and amended by this endorsement.
2. This policy does not cover travel to a country or specific area or event to which the Travel Advice Unit of the Foreign, Commonwealth & Development Office or the World Health Organisation has advised the public not to travel.

Extended Cover

1. Travelling to a country or specific area or event to which the Travel Advice Unit of the Foreign, Commonwealth & Development Office or the World Health Organisation has advised against **all but essential travel**

IF:

a) the advice is against all but essential travel; AND

b) this advice is solely based on the existence of an epidemic or pandemic in the country or area being travelled to or through, we will not apply the General Exclusion for travel to a country or specific area or event to which the Travel Advice Unit of the Foreign, Commonwealth & Development Office or the World Health Organisation has advised the public not to travel provided that:

- i) we will not pay for claims arising directly or indirectly from or in connection with a medical epidemic or pandemic **under any section of the policy** (i.e. we will not cover Covid-19 related medical or repatriation expenses or any other Covid-19 related claim)
- ii) travel is exclusively within Europe;
- iii) you are aged 18 or over and can legally
 - leave the area in which you are staying to commence your trip
 - travel to your destination.

2. Limited pre-trip cancellation cover due to Covid-19 will be provided as detailed below.

Changes to Cover

1. General exclusions applicable to all sections of the Group Policy

General exclusion number 14 will not apply in respect of customers aged 18 years or over travelling legally and exclusively in Europe, where such advice is solely based on the existence of an epidemic or pandemic in the country or area being travelled to or through by the Beneficiary and provided that General Exclusion number 16 will also then apply to Section 2 Emergency medical and other expenses.

2. COVID-19 Additional cover for Cancellation charges

We are pleased to be able to provide specific additional cover for Cancellation charges due to Covid-19 as detailed below, provided that:

- a) at the time of the Beneficiary booking their trip or taking out this cover (whichever is later) the Foreign, Commonwealth & Development Office or equivalent government or national authority, or the World Health Organisation were either:
 - i. not advising against all travel or all but essential travel to the area in which the Beneficiary is due to travel or stay during their trip; or were
 - ii. advising against all travel or all but essential travel to the area in which the Beneficiary is due to travel or stay during their trip solely due to an epidemic or pandemic in the country or area being travelled to or through.
- b) at the time of the Beneficiary booking their trip or taking out this cover (whichever is later) the Beneficiary:
 - i. has no generally recognised symptoms of Covid-19 and/or
 - ii. is not currently diagnosed with Covid-19; and/or
 - iii. is not in quarantine or self-isolating due to Covid-19; and/or
 - iv. has not received notification that they have had exposure to someone who is suspected of having or has been diagnosed with Covid-19.
- c) at the time the Beneficiary is due to commence their trip:
 - i. they are legally able to leave the area in which they are staying; and
 - ii. their travel and/or accommodation arrangements have not already been cancelled by the travel agent, tour operator, public transport carrier or any other provider of transportation and/or accommodation.

What is covered

We will pay up to £1,000 for each Beneficiary, if they have to necessarily and unavoidably cancel their trip before it starts.

We will pay for unused travel fare, accommodation expenses and/or other associated pre-paid charges including excursions, which have been paid or are contracted to be paid (including deposits the Beneficiary has already paid), if they cannot get them back from any other source, if the Beneficiary is:

1. diagnosed with Covid-19 up to 14 days before departure (or admitted to hospital up to 28 days before departure due to Covid-19).
2.
 - a) quarantined on the advice of a treating medical practitioner
 - b) self-isolating as a result of a personally and officially received track and trace notification due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19 at the time the Beneficiary's trip is due to commence.
3. denied boarding booked transport on their outward journey by a public transport carrier as a result of failing pre-boarding Covid-19 checks.

Special Conditions

1. Cover is subject to the policy definitions, the conditions which apply to the whole policy and the exclusions which apply to the whole policy.
2. In the event that the Beneficiary needs to make a claim under this endorsement, they will need to provide (as appropriate) either:
 - a) a certificate issued by a Medical Practitioner confirming symptoms or a diagnosis of Covid-19 or suitable evidence of instructions to self-isolate via an official track and trace programme; or
 - b) written confirmation from the public transport carrier of boarding being denied.

Policy definitions, general conditions and general exclusions apply to the whole of this Group Policy and all levels of cover.