

Statement of Insurance

Group policy travel insurance

Single trip

Group policyholder: NUCO Travel
Policy number: NS9 0048900

Group policy issue date: 1st November 2020
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: NUCO Travel – Standard
Address: Beech House, 2 The Crescent, Gatley Road, Cheadle, SK8 1PU

Cover

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.

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

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.

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. NUCO staff, NUCO riders or resort workers are not eligible to be covered as a Beneficiary under this Group Policy.

Cover Standard Cover

Groups Cover is provided for groups of beneficiaries travelling together up to a maximum of 75 beneficiaries in any one single group. If the group policyholder would like to obtain cover for groups with more than 75 travellers, please contact your Endsleigh representative.

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 / Winter

Emergency & Medical Service

WHAT TO DO IN THE EVENT OF A SERIOUS EMERGENCY

Contact the 24 hour Emergency Assistance Service on telephone number: +44 (0)1243 621058

In the event of a serious illness or accident which may lead to in-patient hospital treatment please ensure you or someone acting on your behalf contact the Emergency Assistance Service as soon as possible. The service operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses.

IMPORTANT:

- Beware of signing for excessive treatment or charges
- We cannot guarantee hospital treatment costs unless you contact the Emergency Assistance Service
- We will not pay costs unless they are usual, reasonable and customary in treating your injury or illness. If in doubt contact the Emergency Assistance Service.

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	Standard benefits	Maximum amount	Excess
1	Cancellation or curtailment charges		
	Cancellation Charges	£500	£150
	Curtailment Charges	£500	£100
	Aggregate limit	£75,000	
	Excursions	no cover	
2	Emergency medical & other expenses	£2,000,000	£150
	Emergency dental treatment	£150	£0
3	Hospital benefit	£15 per day up to £300	£0
4	Personal accident	no cover	-
5	Baggage		
	Baggage (Including valuables)	£250	£100
	a) Single article, pair or set limit	£100	
	b) Valuables limit in total	£100	
	Baggage delay	£100	£0
6	Personal money, passport & documents	no cover	-
7	Personal liability	£2,000,000	£100
8	Delayed departure		
	1. Delay	no cover	-
	2. Cancellation of trip	£500	£100
	Aggregate Limit	£75,000	
9	Missed departure	no cover	-
10	Hijack	no cover	-
11	Overseas legal expenses & assistance	no cover	-

Excess: If the additional premium for excess waiver has been paid, the excess is reduced to nil in the event of a claim under any section for which an excess applies.

Aggregate limit:

An aggregate limit applies under section 1 - Cancellation or curtailment charges, section 8 – 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.

Covered if the winter sports and activities option has been selected:

Section	Winter Sports Standard Benefits	Maximum Amount	Excess
12	Ski Equipment	£200 (own) / £200 (hired)	£100
	Single article, pair or set limit	£200	
13	Hire of ski equipment	£10 per day up to £200	£0
14	Ski pack		
	Injury or illness	£25 per day up to £100	£0
15	Piste closure	no cover	-
16	Avalanche cover	no cover	-

Excess: If the additional premium for excess waiver has been paid, the excess is reduced to nil in the event of a claim under any section for which an excess applies.

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 7 – Personal liability for pursuit of any business, trade, profession or occupation or ownership, possession or use of firearms, vehicles, aircraft or watercraft (other than surfboards, canoes, kayaks or manually propelled rowboats, punts or canoes).

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

Covered as standard

Please note that cover under section 7 – Personal liability is excluded where a beneficiary is participating in any sport or activity marked with *.

- big foot skiing
- cat skiing
- cross-country skiing
- dual slalom
- husky dog sledding
- ice hockey
- land skiing
- skiing – Nordic
- snow biking
- snow blading
- snow bobbing
- *snow mobile/ski doos
- snow mobiling
- snow parascending
- snow scooting
- snow tubing
- *snowcat driving
- tobogganing

Covered if the Beneficiary is attending / participating in any of the following events: Varsity, Ashes to Alps

- big air
- giant slalom
- skier/border-cross
- slalom
- slope style

Covered if the Activity Pack 3 option has been selected and the appropriate premium has been paid:

Please note that cover under section 7 – Personal liability is excluded where a beneficiary is participating in any sport or activity marked with *.

boardsailing, buggying, caving/pot holing, cyclo cross, *devil karting, dinghy sailing, dirt boarding, extreme sports, glacier skiing, heliskiing, hurling, hydrospeeding, ice climbing, *ice go carting, ice windsurfing, kite buggying, kite surfing, mountaineering up to 2000m, octopush, outdoor endurance tests, parascending (over land), paragliding, power gliding, power kiting, river bugging, rock climbing (under 2,000m), skeleton, ski biking, ski blading, *skiing – snowcat, ski randonee, ski touring, ski yawing, skiing – freestyle, skiing – glacier, *snow carting, *snow go-karting, snow kiting, trekking 3000m, via ferrata, wake boarding, wind tunnel flying, winter walking, yukigassen (excluding player to player liability) - supervised, organised games only, and wearing appropriate safety equipment.

Covered if the Activity Pack 4 option has been selected and the appropriate premium has been paid:

Please note that cover under section 7 – Personal liability is excluded where a beneficiary is participating in any sport or activity marked with *.

In addition to those activities listed under Activity Pack 3: adventure racing (up to 24 hours), assault courses including high ropes, black water rafting (grades 1 to 3), blowcarting, bmx freestyle & racing, cave diving, cycle racing, freestyle skateboarding, gliding (competition), hang gliding, micro lighting, *motocross, *motor racing/rallies/competitions (all types), mountaineering up to 3,000m, parapenting/paraponting, polo, scuba diving to 40m, ski flying, ski mountaineering, ski run walking, skiing - off piste without a guide, snow/terrain parks, slack-lining, wicker basket tobogganing, zip trekking, zorbing.

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. If any Beneficiary has paid the additional premium for excess waiver the excess is reduced to nil in the event of a claim under any section for which an excess applies.

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 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.