

# Endsleigh Travel Insurance Standard Cover

arranged for: **Travel Experience**

Policy Number: **ADS9902440**

Name of School: \_\_\_\_\_

Dates of Travel: \_\_\_\_\_

**PLEASE READ THIS POLICY CAREFULLY IMMEDIATELY IT IS RECEIVED TO ENSURE THAT IT MEETS YOUR REQUIREMENTS**

THE DEFINITIONS SECTION SHOULD BE REFERRED TO FOR INTERPRETATION OF CERTAIN WORDS.

In consideration of the payment of the required premium, We agree to indemnify or pay appropriate compensation to You in the event of loss, damage, illness or injury incurred insofar as this is covered by the Sections of the policy and subject to the terms, conditions, limitations and exclusions contained in this policy document and any endorsement attaching to it.

Cover applies in accordance with the Period of Insurance together with such special requirements detailed for which an appropriate premium has been received. Cover under Section 5 commences from the time the premium is received and the proposal accepted.

THIS POLICY CANNOT BE EXTENDED. Further cover can be provided and a new policy issued with cover subject to the terms, conditions and limitations applicable to the new contract.

THE INSURERS RESERVE THE RIGHT TO DECLINE PROPOSALS FOR FURTHER COVER.

Reciprocal health agreement - United Kingdom passport holders travelling to EC countries are strongly advised to obtain form E111 from their local Department of Social Security Office. This will entitle them to benefit from the reciprocal health arrangements which exist within the Community.

## how to complain

We aim to provide a high level of service and pay claims fairly and promptly under the terms of this Travel Policy. We comply with The Association of British Insurers Code of Claims Practice a copy of which is available from them or on request from Us. If You do have a complaint or an enquiry relating to Your insurance, please address it to:-

The Travel Account Manager, Endsleigh Insurance Services Ltd.,  
Shurdington Road, Cheltenham GL51 4UE

If You are not satisfied with the way in which the matter is handled, You are welcome to write to the Managing Director at the same address.

If You are still dissatisfied You can approach either of the following and ask them to review Your case:-

- |  |   |
|--|---|
| a) The Insurance Ombudsman<br>South Quay Plaza<br>183 Marsh Wall<br>London E14 9SR | b) The Association of<br>British Insurers<br>51 Gresham Street<br>London EC2V 7HQ |
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## Important

The policy number must be quoted in all correspondence as failure to do so may result in delays or difficulties in dealing with your enquiries.

Please make a separate record of the policy number in case you lose the policy itself.

## SUMMARY OF COVER - PER PERSON

Section	Maximum Sum Insured	Excess
1. A Death from Accident	£5,000	-
B Death as a Result of Sickness	£2,000	-
C Personal Accident	£30,000	-
2. A Medical Expenses	£1,000,000	£30
B Additional Repatriation Costs	£3,000	£30
C Third Party Hotel and Travel Expenses	£3,000	£30
D Burial or Repatriation of Body	£3,000	£30
E Dental Charges	£250	£30
F Replacement of Group Leader	£5,000	£30
3. A Luggage and Personal Effects	£800	£30
B Passports Tickets and Travel Documents	£200	£30
C Group Equipment	£750	£30
D Group Money	£500	£30
4. Personal Liability	£2,000,000	-
5. A Cancellation	£1,500	£30
B Curtailment	£1,500	£30

## CLAIMS PROCEDURE

Your Policy Number must be quoted in all correspondence.

Claims should be advised immediately in writing to:

Endsleigh Claims Service  
P.O. Box 432  
Cheltenham Spa  
Gloucestershire GL50 3YD  
Telephone: (0870) 241 3070 Fax: (01242) 866957

Your attention is drawn to General Condition 2, and the claim should be supported by:

- full details of the circumstances leading up to and resulting in the event giving rise to a claim
- receipts, bills, valuations or repair estimates as appropriate for claims for loss or damage
- Police Reports in support of claims for theft or loss
- Irregularity Reports from carriers where baggage is lost together with flight tickets and baggage tags
- receipts or accounts for medical expense claims
- medical certificate for repatriation or curtailment claims with reasons why repatriation or curtailment was necessary
- booking invoice/receipts, cancellation invoice and medical certificate in support of cancellation claims
- full details of accident or injury and early prognosis for personal accident claims
- written confirmation of when and how delay occurred from the carrier/tour operator together with receipts or accounts for expenses incurred where claims are made for public transport service interruption.

Although everything possible will be done to deal with a claim without further correspondence, the Claims Department must reserve the right on behalf of the Insurers to request further information or completion of a more appropriate claim form where necessary.

Medical claims can be submitted by You or by the doctor or hospital which has treated You.

## IN THE EVENT OF A MEDICAL EMERGENCY CALL: ISIS ASSISTANCE Telephone 02087 628 015

### IMPORTANT NOTICE TO YOU, DOCTORS AND HOSPITALS

A twenty-four hour Emergency Telephone Service is operated for the benefit of persons insured so that in the event of an EMERGENCY medical problem covered by this insurance, help and advice will be given. This service is not available for luggage or minor claims - for these claims please refer to the Claims Procedure.

Address: ISIS Assistance, Grantham House, 11-15 North Street, Leatherhead, Surrey KT22 7AX. Telephone: (01372) 366701

Before telephoning for emergency service, please be sure to have available:

1. Your policy number.
2. Period of cover.
3. A telephone number at which you may be contacted.
4. Name, address and telephone number of hospital and/or attending doctor.

**Be sure to state that you are insured with Endsleigh Insurance.**

For transmission of urgent medical documents please use Fax No.: 020 8748 7744.

### Hospitalisation or visiting a doctor in the U.S.A.

If a person insured under this Endsleigh Travel Insurance policy has to go to a doctor or expects to be hospitalised in a medical centre in the USA, immediately prior to visiting the doctor or to hospital admission, the following organisation must be contacted for advice. Otherwise the insured can lose his/her right to indemnification of the expenses.

**ISIS Assistance, 8930 State Road 84, Box 315, Davie, FL 33324.**

**Tel: 888 422 4747 (toll free within the USA and Canada) 954 370 8468 (collect call from outside the USA). Fax: 954 370 8130**

**NOTE:** Neither We nor ISIS Assistance shall be responsible for the availability, quality or results of any medical treatment or the failure of the Insured to obtain medical treatment. In addition, any expenses incurred by Us or ISIS Assistance, which arise in circumstances not covered by the policy, shall be recoverable in full from You, and this is a Condition on which this policy is issued.

## Definitions

For simplicity We use key words such as You and Home to explain the Cover. Please read these Definitions carefully to ensure that any exclusions and limitations are fully understood.

The following key words appear throughout the Policy with a capital letter to remind You of their importance:

**We/Us/Our** – means Gouda Insurance Co. N.V. of the Netherlands and/or Endsleigh acting on its behalf.

**You/Your** – means each person named on the proposal form.

**ISIS Assistance** – means ISIS Assistance, Our appointed Emergency Assistance Company.

**Period of Insurance** – means that which commences and ends on the dates stated on the proposal form which must be for the full anticipated period of stay abroad.

**Home/Country of permanent residence** – means the country in which you normally reside.

**Valuable Articles** – means furs, watches and clocks, photographic or film equipment, articles of gold, silver and precious metals, jewellery, works of art, carpets and silks, musical instruments, cassette players and cassettes, record players and records, CD players and CDs, computer hardware and software, electrical and electronic equipment, scientific instruments and equipment, sunglasses, binoculars and telescopes, sports equipment, windsurfers, tools and animal skins and hides.

**Dangerous Sports** – means ballooning, deep sea diving (defined as diving at depths greater than 30 metres), aviation, gliding, paragliding, hang gliding, microlight flying, motor rallying, parachuting, parascending, professional sports, racing of any kind other than on foot, bungee jumping, free climbing, solo sea sailing, jet skiing, ski jumping, bobsleigh, heliskiing, off-piste skiing, and ice hockey.

**Hazardous Sports** – means mountaineering, rock-climbing/abseiling, American Football, caving/potholing, white water activities, trekking in the Himalayas, go-carting, horse riding, martial arts and sub-aqua activities requiring the use of artificial breathing apparatus up to the depth of 30 metres.

**Winter Sports** – means any downhill skiing and Langlaufen on the normally marked open pistes, snowboarding, big foot skiing, mono-skiing, and ice skating on a designated ice skating rink, but not those specifically listed under Dangerous Sports.

**Sum Insured** – means the amount stated under each Cover Section or Part of a Section which is the maximum payable during the Period of Insurance.

**Total Permanent Disablement** – means disablement from gainful employment of any kind with no prospect of improvement.

**Money** – means cash, bank or currency notes, cheques, travellers cheques, postal or money orders, petrol coupons, food, holiday and credit vouchers, and airport tax coupons.

**Europe** – means Europe, including countries bordering the Mediterranean, Baltic and Black Seas and the Commonwealth of Independent States as far east as the Ural Mountains.

**Worldwide** – means all countries of the world, including those covered under Europe but not any State of the USA.

**Worldwide including USA** – means all countries covered under Europe and Worldwide together with all the States of the USA.

**Cover** – means the entitlement to indemnity under a policy Section in accordance with the Table, Period of Insurance and any special requirements detailed on the proposal form, and for which an appropriate premium has been paid.

## COVER CONDITIONS AND EXCLUSIONS

### SECTION 1 – DEATH AND PERMANENT DISABLEMENT

#### PART A – ACCIDENTAL DEATH

Sum Insured: £5,000.

The Sum Insured is payable in the event of Your death resulting solely from accidental bodily injury by external, violent and visible means including exposure, during the Period of Insurance.

#### PART B – DEATH AS A RESULT OF SICKNESS

Sum Insured: £2,000.

The Sum Insured is payable in the event of Your death within the Period of Insurance caused by illness unforeseen at the time of arranging cover.

#### PART C – PERSONAL ACCIDENT

Sum Insured: £30,000.

If You suffer accidental bodily injury by external, violent and visible means, including exposure, a payment will be made up to the following levels of indemnity:-

Total Permanent Disablement	£30,000
For permanent loss of or permanent loss of use of:	
Visual power of both eyes	£24,000
Right Arm	£18,000
One Leg	£15,000
Left Arm	£15,000
Right Hand	£15,000
Left Hand	£12,000

Auditive Power of Both Ears	£12,000
One Foot	£12,000
Visual Power of One Eye	£6,000
Right Thumb	£6,000
Left Thumb	£4,500
Auditive Power of One Ear	£4,500
Right Forefinger	£3,000
Left Forefinger	£2,400
Right Little Finger	£1,800
Left Little Finger	£1,500
Right Ring or Middle Finger	£1,500
Left Ring or Middle Finger	£1,200
Big Toe	£900
Other Toe	£600
Maximum Payable	£30,000

The Maximum Payable applies to any combination of injuries notwithstanding their aggregate value.

Where partial permanent loss arises, a proportionate payment will be calculated based upon an independent medical examination where necessary.

A payment will not be made in the event of loss of use, other than by severance, until the loss of use shall have lasted for two years from the date of the injury, and at the end of that time be beyond likelihood of any improvement, except at the discretion of the Insurers.

If You are left handed, any benefit specifying right or left shall be reversed.

#### The following limitations apply to Section 1:

- No Cover applies under Parts A, B and C to any person aged 66 years or more when Cover was arranged.
- Cover under Parts A and B is limited to 50% of the Sum Insured for any person aged 15 years or less when Death occurs.

#### The following exclusions apply to Section 1:

Cover does not apply to occurrences arising from or directly or indirectly connected with:-

- Dangerous Sports;
- Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged;
- pregnancy or childbirth;
- the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused;
- mental or nervous illness, anxiety, sexually transmissible conditions, occurrences attributable to the effects of alcohol or drugs, suicide or attempted suicide, wilful exposure to needless peril, farm or industrial machinery unless working on a Kibbutz, or any pastime involving exceptional risk of accident;
- expense arising from illness or injury where You:-
  - travelled against a doctors advice,
  - travelled to obtain medical treatment,
  - received treatment which was known to be required at the time of departure from Home,
  - are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home,
  - have received a terminal prognosis;
- any claim relating to a medical condition for which You received treatment in the 12 months prior to arranging Cover.

## SECTION 2 – MEDICAL AND OTHER RELATED EXPENSES

### PART A – MEDICAL EXPENSES

Sum Insured: £1,000,000

We will indemnify You in respect of strictly necessary emergency medical, surgical, hospital, nursing home and ambulance costs (including air ambulance where authorised by ISIS Assistance) incurred as a result of injury, illness or death arising during the Period of Insurance.

### PART B – ADDITIONAL REPATRIATION COSTS

Sum Insured: £3,000

We will pay extra costs incurred by You where it is necessary for You to return Home early following:

- serious injury or illness covered under Part A of this Section.  
We will not make any payment unless the need for Your return Home has been confirmed in writing prior to Your return by a qualified medical practitioner in the country where the injury or illness arose;
- sudden and unanticipated serious illness, injury or death of Your husband, wife, parent, parent-in-law, child, brother, sister, fiancé or close business associate during the Period of Insurance.

We will not pay any costs unless the need for You to return Home is confirmed in writing by a qualified medical practitioner within 7 days of Your return.

- (iii) bodily injury to any person employed by You arising out of or in the course of the employment
- (iv) loss of or damage to property belonging to You or held in trust by You or in Your custody or control
- (v) any wilful act by You
- (vi) any profession, trade or business, or practical work in connection with study other than clerical work
- (vii) death or bodily injury to any person accompanying You if You are participating in Winter Sports, Dangerous Sports or Hazardous Sports
- (viii) any agreement entered into by You or to which You are a party, except where You would have incurred the liability even if the agreement had not existed
- (ix) any action not brought under the jurisdiction of United Kingdom Courts or the Courts of the country where the incident giving rise to the claim occurred
- (x) death of, bodily injury to or illness of any person who is Your relative, Your travelling companion or a member of Your household, or damage to their property
- (xi) the use and/or ownership of weapons
- (xii) the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.

## SECTION 5 – CANCELLATION AND CURTAILMENT

### PART A – CANCELLATION

Sum Insured: £1,500

We will indemnify You in respect of Your legal liability to pay all or part of the direct travel and accommodation costs, including pre-paid excursions, ski-lift passes and lessons, paid in advance or contracted to be paid, notwithstanding that Your travel and/or holiday arrangements are necessarily and unavoidably cancelled as a result of:

- (a) death, bodily injury, or illness of Yourself or a personal friend with whom You were to travel, or intended to stay;
- (b) death, bodily injury or illness of Your husband, wife, parent, parent-in-law, child, brother, sister, fiancé or close business associate;
- (c) compulsory quarantine, jury service or witness summons applying to You, a close business associate, a close relative or a personal friend with whom You were to travel requiring appearance during the Period of Insurance;
- (d) Your redundancy following at least six months continuous full-time employment, provided that this was announced after Cover was arranged;
- (e) major fire or storm damage or burglary of Your Home arising or being discovered within 5 days of commencement of or during the Period of Insurance;
- (f) cancellation of leave or posting of British Armed Forces, Police or Government Security Personnel where confirmed in writing by the appropriate Authority;
- (g) hi-jack of any aircraft on which You are travelling or were scheduled to travel;
- (h) You being required to re-sit a University or College examination which formed part of a full-time course of study, providing that Your travel arrangements were booked prior to the date of the examination which You failed.

For purchasers of Endsleigh School Group Travel Insurance cover under parts (d) and (f) is extended to include redundancy or cancellation of leave or posting of a parent.

### PART B – CURTAILMENT

Sum Insured: £1,500

We will pay for any loss of value of any holiday package or accommodation costs, including pre-paid excursions, ski-lift passes and lessons, paid in advance or contracted to be paid, notwithstanding that Your holiday arrangements are necessarily and unavoidably curtailed as a result of:

- (a) death, bodily injury, or illness of Yourself or a personal friend with whom You were to travel, or intended to stay;
- (b) death, bodily injury, or illness of Your husband, wife, parent, parent-in-law, child, brother, sister, fiancé or close business associate;
- (c) major fire or storm damage or burglary of Your Home arising during the Period of Insurance.

This Part does not cover refund in full or in part of the cost of any travel tickets paid for in advance, but does cover additional travel expense incurred by the curtailment of Your holiday arrangements.

#### The following exclusions apply to Section 5:

Cover does not apply to occurrences arising from or connected with:-

- (a) Dangerous Sports;
- (b) Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged;
- (c) pregnancy or childbirth;
- (d) the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused;

- (e) mental or nervous illness, anxiety (unless resulting in admission to hospital), sexually transmissible conditions, occurrences attributable to the effects of alcohol, drugs or solvent abuse, suicide or attempted suicide, wilful exposure to needless peril, farm or industrial machinery unless working on a Kibbutz, or any pastime involving exceptional risk of accident;
- (f) expense arising from illness or injury where You:-
  - (i) were proposing to travel against a doctor's advice,
  - (ii) are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home,
  - (iii) have received a terminal prognosis;
- (g) any claim relating to a medical condition for which You received treatment in the 12 months prior to arranging Cover;
- (h) any illness or injury if You were 66 years of age or older at the time of arranging Cover unless double premium was paid;
- (i) any amount recoverable from a travel agent, tour operator, carrier or any other source.

A claim cannot be made under more than one Part of Section 5 arising from the same incident.

If a claim is made under Section 5, any right to a premium refund will be forfeited and the insurance premium cannot form part of any claim.

### EMERGENCY EXTENSION OF COVER

If You have not returned Home before the Period of Insurance ends for reasons which are beyond Your control, Cover will remain in force, without additional premium, for a further 30 days.

## GENERAL EXCLUSIONS APPLYING TO EVERY SECTION OF THE POLICY

This Policy does not cover:-

- (i) the first £30 of any claim under Sections 2, 3, 5 Part A and 5 Part B;
- (ii) expense which You would have incurred in the normal course of the holiday/journey;
- (iii) any claim resulting from circumstances which could reasonably have been anticipated by You at the date of issue of this Policy;
- (iv) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature indirectly caused by or contributed to by or arising from:
  - (a) ionising radiation or contamination by radio activity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- (v) This Policy does not cover death, bodily injury, loss, damage, cost or expense of whatever nature or any consequence resulting directly or indirectly from or in connection with:-
  - a) war, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
  - b) any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss. Terrorism is defined as any act or acts including but not limited to
    - i) the use or threat of force and/or violence; and/or
    - ii) harm or damage to life or to property (or the threat of such harm or damage) caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes.
  - c) any action taken in controlling preventing suppressing or in any way relating to (a) or (b) above.
- (vi) any loss or damage or expense more specifically insured or recoverable from elsewhere;
- (vii) any consequence arising directly or indirectly from the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.
- (viii) we will not cover You for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from or consisting of the following: the failure or fear of failure or inability of any equipment or any computer program, whether or not You own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.

## GENERAL CONDITIONS APPLYING TO EVERY SECTION OF THE POLICY

Please read these Conditions carefully as Cover only operates if they are fulfilled.

1. You must take all reasonable steps to prevent accidents, loss or damage.

### **PART C – THIRD PARTY HOTEL AND TRAVELLING EXPENSES**

Sum Insured: £3,000

We will pay the reasonable additional accommodation and travelling expenses incurred by one close relative or friend who is required by necessity to travel to any place where You are hospitalised, to remain with You while You are hospitalised or to travel Home with You.

We will not make any payment unless the need to be with You is confirmed in writing by a qualified medical practitioner in the country where Your injury or illness arose or where You are hospitalised.

### **PART D – BURIAL OR REPATRIATION OF MORTAL REMAINS**

Sum Insured: £3,000

We will pay reasonable charges in the event of Your death for burial or cremation in the locality where death occurs up to a limit of £1,000 or the cost of transport Home of Your body or ashes up to the Sum Insured.

### **PART E – DENTAL CHARGES**

Sum Insured: £250

We will pay for strictly necessary emergency dental charges incurred only for the immediate relief of pain.

### **PART F – REPLACEMENT OF GROUP LEADER**

Sum Insured: £5,000

**Important:** This Part is only operative for purchasers of Endsleigh Group Travel Insurance.

We will pay the additional cost incurred in replacing, if strictly necessary and unavoidable, a Group Leader where a claim from a Group Leader has arisen and is covered by Part A or B.

#### **The following exclusions apply to Section 2:**

Cover does not apply to occurrences directly or indirectly arising from or connected with:-

- (a) Dangerous Sports;
- (b) Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged;
- (c) pregnancy or childbirth;
- (d) the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused;
- (e) mental or nervous illness or anxiety, sexually transmissible conditions, occurrences attributable to the effects of alcohol or drugs, suicide or attempted suicide, wilful exposure to needless peril, farm or industrial machinery unless working on a Kibbutz, or any pastime involving exceptional risk of accident;
- (f) surgery or medical treatment which could be reasonably delayed until Your return Home;
- (g) medical or related expense arising more than 12 months after the occurrence of the injury or illness to which the claim relates;
- (h) the cost of any repatriation arrangements not authorised by ISIS Assistance;
- (i) any medical or related expense in the country where you normally reside or where the Cover was arranged, except under Part C;
- (k) expense arising from illness or injury if You were 66 years of age or older at the time of arranging Cover unless double premium was paid;
- (l) expense arising from illness or injury where You:-
  - (i) travelled against a doctors advice,
  - (ii) travelled to obtain medical treatment,
  - (iii) received treatment which was known to be required at the time of departure from Home,
  - (iv) are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home,
  - (v) have received a terminal prognosis;
- (m) any claim relating to a medical condition for which You received treatment in the 12 months prior to arranging Cover;
- (n) telephone charges and taxi fares except where the taxi is used as an ambulance;
- (o) dental charges of any description except under Part E;
- (p) chiropractic, osteopath or acupuncture treatment;
- (q) physiotherapy treatment unless strictly necessary and prescribed by a doctor;
- (r) vaccinations and optical prescriptions;
- (s) treatment in a private hospital if it is practical and medically advisable that treatment can be provided in a ward of a public hospital;
- (t) expense which You would have incurred in the normal course of the holiday/journey.

## **SECTION 3 – POSSESSIONS AND TRAVEL DOCUMENTS**

### **PART A – LUGGAGE AND PERSONAL EFFECTS**

Sum Insured: £800

We will indemnify You by payment, or at Our option, by repair, reinstatement or replacement, with allowance for wear and tear and depreciation, in the event of loss or accidental damage to Your Possessions.

The following limitations apply to Part A:

- (i) £200 for any individual item or items making up a pair or set
- (ii) £300 in total for Valuable Articles including those subject to a £200 limit.

### **PART B – PASSPORTS, TICKETS AND TRAVEL DOCUMENTS**

Sum Insured: £200

We will indemnify You in respect of loss or damage to passports, travel documents or tickets, for which free duplicates are not available, together with reasonable costs incurred in obtaining replacements.

Cover is limited to £100 for any individual item, including costs incurred.

### **PART C – GROUP EQUIPMENT**

Sum Insured: £750

**Important:** This Part is only operative for purchasers of ISIS Group Travel insurance.

We will indemnify You by payment, or at Our option, by repair, reinstatement or replacement, with allowance for wear, tear and depreciation, in the event of accidental loss of or accidental damage to equipment accompanying the Group on its journey.

### **PART D – GROUP MONEY**

Sum Insured: £500

**Important:** This Part is only operative for purchasers of Endsleigh Group Travel Insurance.

We will indemnify Group Leaders in respect of loss or damage to Money, while:-

- (a) being physically carried on the person of a Group Leader;
  - (b) left in a hotel safety deposit box;
- during the Period of Insurance.

No cover applies to Money held by individual Group members

#### **The following exclusions apply to Section 3:**

Cover does not apply in respect of:-

- (a) wear and tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning or restoration or alteration, atmospheric or climatic conditions or any gradually operating cause;
- (b) breaking of china, pottery, glass or other brittle articles, other than photographic and telescopic lenses;
- (c) delay, detention or confiscation by Customs or other officials;
- (d) loss or damage to sports equipment whilst in use;
- (e) contact or corneal lenses, dentures, hearing aids, cycles, unset precious stones, motor vehicles and their accessories, water craft and their accessories, caravans, trailers and trailer tents and their accessories, and property carried in connection with any business, profession or trade;
- (f) any theft from a motor vehicle;
- (g) theft of Valuable Articles whilst unattended unless from secured premises;
- (h) depreciation in Value for Money, or shortage through error or omission;
- (i) loss of Money except under Part D.

## **SECTION 4 – PERSONAL LIABILITY**

Sum Insured: £2,000,000

We will pay any amount which You become legally liable to pay including costs and expenses incurred with Our consent in defence of a claim as damages for:

- (i) bodily injury by external violent and visible means
  - (ii) damage to property
- happening during the Period of Insurance and arising from Your private holiday pursuits.

For purchasers of Endsleigh School Group Travel Insurance the policy is extended to indemnify the Group Leaders travelling with the Group in respect of claims arising out of or in the course of their employment. Cover under this insurance is also extended to indemnify the Local Education Authority and/or Governing Body of the relevant school.

The cover granted by this extension is subject to all of the exclusions relating to Section 4, other than Exclusion (vi) and Exclusion (vii) as it relates to Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged, which do not apply to this extension.

We will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by Us in writing. Our liability shall not exceed the Sum Insured in respect of any or all occurrences of a series resulting from one original cause.

In the event of Your death, cover will apply to Your personal legal representatives as if they were You.

If You receive any communication from any person in connection with any event which may result in a claim under this Section You must pass this to Us without acknowledging the communication.

**NO ADMISSION OF LIABILITY, OFFER, PROMISE OF PAYMENT, OR PAYMENT MUST BE MADE BY YOU, WITHOUT OUR WRITTEN CONSENT.**

This Section does not cover liability arising out of or in any way connected with:-

- (i) ownership, use, possession, occupation of any building or land
- (ii) mechanically propelled vehicles, caravans, trailers, trailer tents, aircraft or watercraft

2. (i) On discovery of any event which may give rise to a claim You must notify Us within 28 days;
  - (ii) If luggage, money or passport are lost or stolen, You must notify local police and/or other authority immediately, and take all practical steps to recover lost items;
  - (iii) Where luggage is lost by an Airline or other carrier, You must obtain an Irregularity Report from and authorised by the carrier or handling agent whether the loss is temporary or otherwise.
  - (iv) You must supply to Us at Your own expense, all proofs, evidence or other information as might be reasonably required.
3. Where repatriation is required, You must:-
    - (i) supply a doctors certificate confirming the necessity of returning Home in support of any claim for curtailment for any medical reason as detailed under Sections 2 and 5;
    - (ii) obtain authorisation from ISIS Assistance before arranging any repatriation which shall be the subject of a claim;
    - (iii) obtain prior approval of ISIS Assistance before making any air ambulance or similar service arrangements which it is intended will be the subject of a claim.
4. Where the intended method of travel and/or route is unavailable, You must take suitable steps to travel by the most reasonable alternative method or route, and accept any alternative method of travel and/or route provided by Your travel agent, tour operator or carrier.
  5. Alteration to the terms, conditions and exclusions of this Insurance are not valid unless confirmed in writing by Us or the Agent who issued the Policy.
  6. Each person named on an ISIS proposal form shall be deemed to be insured as an individual and personally subject to the terms, conditions and exclusions of this Policy.
  7. If any other insurance covers the same loss, damage or liability, this Insurance will not pay any amount covered by such insurance. This will not apply in the event of claims under Section 1 except as described by Condition 8.
  8. If You claim under more than one Endsleigh Travel Insurance Policy, We shall not be liable for more than the highest limit of indemnity provided by any one Policy.
  9. If You make any claim or statement knowing it to be false or fraudulent as regards amount or otherwise, then the Insurance contract shall become void and all right to claim shall be forfeited.
  10. We will have the right to take over and conduct in Your name the defence or settlement or recovery of any claim, or to prosecute in Your name but for Our own benefit any claim. We shall also have full discretion in the conduct of any proceedings and in the settlement or recovery of any claim, and You must give Us all assistance as We may reasonably require. Upon payment of any claim under this Policy for total loss or damage to any property, the property concerned shall belong to Us except that You may reclaim it upon repayment to Us of the amount paid under the Policy.
  11. Where You have returned Home and terminated the travel arrangements envisaged when Cover was arranged, You shall be entitled to a pro rata refund of premium for each full month of unexpired Cover. Cancellation of the Policy shall be effective from the date the Policy document is received by Us or the Agent who issued the Policy. Where a claim arises under the Cancellation and Curtailment Section, no refund of premium will be possible under any circumstances.
  12. We and ISIS Assistance reserve the right to repatriate You, if You are seriously sick or injured, to Your Home at any time, providing this is not contrary to medical advice. Your failure to comply with this Condition could result in immediate cancellation of Cover.
  13. You shall reimburse Us within 1 month of the expiry of the Period of Insurance any expenses not covered by this Policy which are incurred on Your behalf.
  14. If any difference shall arise as to the amount to be paid under this Policy, liability having been admitted, such difference can be referred to an Arbitrator to be appointed by the parties in accordance with any statutory provisions for the time being in force. Where any difference is by this General Condition to be referred to Arbitration the making of any award shall be a condition precedent to any right of action against Us.
  15. If We are obliged by the law of any territory to make payment for which We would not otherwise be liable under this Policy, then You must repay such amounts to Us within 1 month of the expiry of the Period of Insurance.
  16. Our liability to make any payment under this Policy will be conditional upon compliance of the terms and conditions of the Policy by You.