Statement of Insurance

Group policy travel insurance

Youth group

Group policyholder:	**Ski Bound Limited**	**Group policy issue date: 22/10/2024**
Policy number:	**PM9 0000088**	**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	Ski Bound Limited
Address	Origin One, 108 High Street, Crawley, West Sussex, RH10 1BD

Cover

Policy term	For bookings made between 01/11/2024 until 30/11/2025 with all travel having being completed no later than 36 months from the group policy issue date.

Group policy	**Insurer**
Youth Group	Zurich Insurance Company Ltd

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.
Groups	Cover is provided for groups of beneficiaries travelling together up to a maximum of 300 beneficiaries in any one single group. If the group policyholder would like to obtain cover for groups with more than 300 travellers, please contact your Howden 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
Important Information	Please refer to the Important Information Relating to Cover section of this statement of insurance.

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:

- Costs in excess of £500 or private medical costs will not be paid without our prior authorisation.
- Medical assistance must be requested as soon as possible by telephoning the above 24 hour assistance number.
- This is not private medical insurance and does not provide cover for private medical expenses where you have a right to state provided emergency treatment.
- If you do not contact the Emergency Assistance Service before incurring costs or seeking private treatment we may limit the amount we pay or reject your claim.

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	**Cancellation or curtailment charges**	£3,000	£100 (£10 loss of deposit)
	Aggregate Limit	£50,000	
	Excursions	£250	
2	**Emergency medical & other expenses**	£5,000,000	£100
	Emergency dental treatment	£250	
	Replacement group leader	no cover	
3	**Hospital benefit**	£20 per day up to £200	£0
4	**Personal accident**		£0
	1. i. Death benefit (aged under 16)	£10,000	
	Death benefit (aged 16 to 64)	£10,000	
	ii. Loss of limbs or sight (aged under 16)	£25,000	
	Loss of limbs or sight (aged 16 to 64)	£25,000	
	iii. Permanent total disablement (aged under 16)	£25,000	
	Permanent total disablement (aged 16 to 64)	£25,000	
	2. Death benefit (aged under 16)	£10,000	
	Death benefit (aged 16 to 64)	£10,000	
5	**Baggage**		
	Baggage (Including valuables)	£1,500	£100
	Baggage (Including valuables) - (aged under 16)	£1,250	£100
	a) Single article, pair or set limit	£250	
	b) Valuables limit in total	£250	
	Group Equipment	£500	£100
	Baggage delay	£250	£0
6	**Personal money, group money, passport & documents**		
	Group money		£100
	a) Currency, notes and coins	£5,000 (£1,000 per party leader)	
	b) Other group money and documents	£350	
	c) Emergency funds	£5,000 (£1,000 cash limit)	
	2. Passport or visa	£350	£100
	3. Personal money		£100
	a) Currency, notes and coins	£350	
	b) Currency, notes and coins (aged under 16)	£200	
	c) Other personal money and documents	£500	
	d) Other personal money and documents (aged under 18)	£250	
7	**Group leader expenses**	no cover	-
8	**Personal liability**	£2,000,000	£100

	Group leader	£5,000,000	£100
9	**Delayed departure**		
	1. Delay	£20 per 12 hours up to £100	£0
	2. Cancellation of trip	£3,000	£100
	Aggregate Limit	£50,000	
10	**Missed departure**	£1,000 (£500 Europe trips)	£0
	Weather delay - Europe	£310	
	Weather delay - Worldwide	£490	
11	**Overseas legal expenses & assistance**	£25,000	£0
	Aggregate limit	£25,000	

The winter sports and activities option has been selected:

Section	Winter Sports Benefits	Maximum Amount	Excess
12	**Ski equipment**	£400	£100
	Single article, pair or set limit	£250	
13	**Hire of ski equipment**	£20 per day up to £100	£0
14	**Ski pack**		
	a) Injury or illness	£40 per day up to £280	£0
	b) Lost pass	£250	£100
15	**Piste closure**	£35 per day up to £200	£0
16	**Avalanche cover**	No cover	-

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.

There is a full list of sports and activities covered under this policy in the group policy wording. Optional additional sports and activity cover will be listed on the sports and activity endorsement document provided separately.

The following list details the sports and activities that this group policy will cover in addition to those listed as standard in the group policy wording.

Supplementary sports and activities:

- Alpin Coaster
- Anti Gravity centre
- Arcades/Amusements
- Ben & Jerrys factory tour
- Boat Trips
- Bob Raft (must be professionally organised through a licenced operator with a qualified guide, instructor or operator). No cover under section 4 – Personal accident and Section 8 – Personal liability.
- Bowling
- Bouncy Castle
- Bum Boarding
- Canyon Ice walk
- Castle Visit
- Childrens activity centre / indoor climbing
- Cinema
- Disco night in local bar/restaurant
- Dry slope skiing
- Escape Rooms
- Euro bungy
- Horse Sledge Riding
- Hot Springs
- Husky Dog Visit
- Ice Cream Night
- Ice Skating
- Karaoke
- Kick sledging
- Laser tag
- Mini Golf
- Meal Night
- Museum
- Night Skiing
- Olympic venue tour
- Pizza Night
- Ski – blading
- Skiing on piste
- Skiing – mono
- Skiing - off piste with a guide
- Sledging
- Smores / Camp fire
- Snow boarding
- Snow shoe walking
- Snow tubing
- Snowcat ride
- Spectate at Ice Hockey Match / other sports game
- Sports hall hire
- Star gazing
- Thermal Swimming
- Tobogganing
- Torch hike (must be fully supervised with appropriate safety equipment)
- Water Park
- Wildlife walks

In addition to those sports and activities listed in the group policy wording, if the Beneficiary's sport or activity is arranged and/or provided by Skibound as part of their trip, cover is given for that sport or activity as standard unless listed as a category 1 or category 2 activity below where an appropriate additional premium must be paid and a separate endorsement of cover will be provided. All activities are subject to the terms and conditions of the policy wording.

Category 1 sports and activities:
Please note that cover under section 8 – Personal liability is excluded where a beneficiary is participating in any sport or activity marked with *.

Category 1 activities: abseiling (within organisers guidelines), bamboo rafting, *blokarting, bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment), canoeing (up to grade 3 rivers), cycling (racing), gorilla trekking (professionally escorted tours only), gymnastics, heptathlon, high diving, hockey, kayaking (up to grade 3 rivers), lacrosse, marathon running, motorcycle touring off road (no racing), off road 4x4 driving (no racing), parascending - over water, power boating, rap jumping (within organisers guidelines), scuba diving to max depth 30 metres below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor), street hockey (wearing pads and helmets), trekking between 2,501 to 3,500 metres above sea level, via ferrata, white water rafting up to level 4(within organisers guidelines).

Category 2 sports and activities:
Please note that cover under section 8 – Personal liability is excluded where a beneficiary is participating in any sport or activity marked with *.

Category 2 activities: abseiling (within organisers guidelines), american footballing, bamboo rafting, *blokarting, bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment), canoeing (up to grade 3 rivers), canyoning, cycling (racing), expeditions up to 6,000 metres above sea level (professionally escorted tours only), flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft), football (amateur only and main purpose of the trip), gliding, gorilla trekking (professionally escorted tours only), gymnastics, hang gliding, heptathlon, high diving, hockey, judo, kayaking (up to grade 3 rivers), karate, lacrosse, marathon running, microlighting, motorcycle touring off road (no racing), off road 4x4 driving (no racing), paragliding, parascending - over water, power boating, rap jumping (within organisers guidelines), rugby, scuba diving to max depth 40 metres below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor), street hockey (wearing pads and helmets), trekking between 3,501 to 6,000 metres above sea level (professionally escorted tours only), via ferrata, white water rafting up to level 4(within organisers guidelines).

Category 1 winter sports and activities:
ski-dooing, snow biking, snow bobbing, snow carting (no personal liability cover), snow mobiling, snow scooting.

Category 2 winter sports and activities:
ice hockey, ski-dooing, skiing - cross country, skiing – Nordic, snow biking, snow bobbing, snow carting (no personal liability cover), snow mobiling, snow scooting, snow park.

Group policy endorsements

Details of the changes to the group policy are shown below. The sections shown replace or change those of the same name in the group policy wording, statement of insurance or any previously issued endorsements. This should be read in conjunction with the group policy.

Age Eligibility
This group policy is not available to anyone aged 71 or over. Benefits and excess may be subject to age.

Section 15 – Piste closure

What is not covered?
This section is only operative between 9th December and 30th April.

Important Conditions Relating to Health
Any Beneficiary under 18 years of age and travelling within Europe is exempt from the Important Conditions Relating to Health detailed in the group policy and any pre-existing health conditions will be automatically covered.

Policy definitions, general conditions and general exclusions apply to the whole of this 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.howdengroup.com/uk-en/endsleigh-claims
Medical Assistance	+44(0) 1243 621 058	24 hours	
Legal Expenses	+44(0) 1179 045 831	Mon-Fri: 9am to 5pm	

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
The Quadrangle Imperial Square,
Cheltenham,
GL50 1PZ

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 Howden (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 Howden (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 Howden;
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 Company Ltd*   Firm Reference No: 959113

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

The group policyholder’s rights under the Financial Services Compensation Scheme are not affected by this.

* Howden 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. Howden will hold monies ("money") paid by the insurer for cancellations, owing to you, as an agent for that insurer.

About our services

Howden UK Brokers 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 307663. 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 The Quadrangle Imperial Square, Cheltenham, GL50 1PZ. Howden Insurance Services Limited is owned by Howden Limited which is a member of Howden UK Brokers Limited. National Union of Students (United Kingdom) also has an interest in Howden 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 Company Ltd.

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.

Important Information Relating to Cover Under this Group Policy

The following cover will apply to this group policy:

- There is cover under this group policy for emergency medical and other expenses related to a medical epidemic or pandemic.

Unless you have been provided with specific additional cover under this group policy, the following exclusions will apply:

- There is no cover under this group policy for claims arising directly or indirectly from or in connection with an airline or other travel provider postponing or canceling your travel arrangements.
- There is no cover under this group policy if an airline or travel provider ceases to trade without being able to meet their obligations to you regarding your travel arrangements.
- There is no cover under this group policy for any cancellation or curtailment claims arising directly or indirectly from a change in travel advice by the Foreign, Commonwealth and Development Office (FCDO) or equivalent government or national authority, or the World Health Organisation.
- There is no cover under this group policy for any cancellation or curtailment claims arising directly or indirectly from a local or national lockdown preventing you from travelling.
- There is no cover under this group policy for any cancellation claims arising directly or indirectly from having been personally instructed to self-isolate by NHS Test and Trace or the NHS app.
- There is no cover under this group policy for any cancellation or curtailment claims arising directly or indirectly from having contracted, been diagnosed or tested positive with any illness associated with epidemic or pandemic.