Telephone: +44 (0)7541 981417
Email: info@zeitgeisttours.com
Website: www.zeitgeisttours.com

Terms and Conditions

vApr2026

"We/Us/Our" – Zeitgeist Tours Ltd.
"You/Your" – the person who has signed the booking form and includes all the people on whose behalf You have signed.
"Event" – any holiday, accommodation, activity or function organised or advertised by Us.
"Supplier" – the company or person that is holding or providing the event or any part of it on Our behalf.
"Initial Deposit" – first payment in order to secure the Event
"Second Deposit" – second instalment
"Balance" – amount of money outstanding after payment of the Initial Deposit and the Second Deposit
"Price" – the total cost of the Event.

1. Terms and Conditions
These terms and conditions govern the contract between You and Us to the exclusion of all other terms and conditions save for those implied by law, and no variation to these terms and conditions shall be valid unless in writing and signed by You and the company director of Zeitgeist Tours Ltd.

2. Formation of Contract
No contract shall arise between You and Us until We have received the Initial Deposit payable and We have sent to You written confirmation (This can be in the form of an email) of Our acceptance of Your booking.

3.Lead Name
The Lead Name on any booking with Us agrees to accept the full responsibility for collecting the full Balance payable for the booking The Lead Name of the group is also responsible for ensuring that all group members are aware they are bound by Our terms and conditions. The Lead Name is also responsible for the completion of the relevant paperwork – ferry manifests, passport details, pre-tour details forms, etc – on behalf of all persons on the booking. The Lead Name shall provide the name lists of all participants at the time period specified at the time of booking. It is understood that those customers booking via email or telephone agree to and accept Our terms and conditions. The Lead Name also consents to Our use of personal data in accordance with our Privacy Policy and is authorised on behalf of all persons named on the booking to disclose their personal details to us, including where applicable special categories of data (such as information on health conditions or disabilities and dietary requirements).

4. Payment & Deposits
We will confirm the Price and the items included in your tour package in our Quotation Letter to you. This will also include a request for initial Deposits. Our usual payment schedule per paying person is, as follows:

Type of Tour	Initial Deposit	Second Deposit	Final Balance Due
Day Trip	As per Quotation Letter	50% of Outstanding Balance*	10 weeks prior to departure
2-3 Days	As per Quotation Letter	50% of Outstanding Balance*	10 weeks prior to departure

*Second Deposits, where applicable, consist of 50% of the outstanding balance, based on the minimum number of students quoted for. The payment is due midway between payment of the Initial Deposit and the due date for Final Balance. The exact due date will be stated on the Quotation Letter.
Initial Deposits are used by Us to enter into the contractual arrangements on Your behalf and are non-refundable.
If You do not make your Initial Deposit payment by the due dates given then You shall be deemed to have cancelled the Event.
The final Balance is to be paid no fewer than 70 days prior to the departure date upon which the Event for which You have booked is due to begin.
Failure to settle the Balance in full by this date will result in a £50 late payment charge per booking. If the full outstanding Balance is not received by 14 days prior to departure it will be deemed to be a breach of contract and will entitle Us to treat the booking as cancelled, resulting in a cancellation invoice for the full outstanding amount.
Payments should be made via online bank transfer. whereupon receipt We will endeavour to place the booking for You at the same price, although this cannot be guaranteed. We will however notify You should there be an increase in Price, please see clause 7 'Prices'.

5. Changes or Cancellation by Us
Cancellation:
We will not cancel the event fewer than 60 days before your departure date, except for reasons such as events beyond our control or failure by You to pay the final balance. We may cancel the event before this date if for example, the minimum number of customers required for an event is not reached. Some examples of why We may cancel the Event or any part of it if are:

- for safety reasons if We or Our Supplier(s) regard adverse weather conditions or other safety concerns as unacceptable and which cannot reasonably be overcome (see clause 14)
- a Supplier or Suppliers are unable to host the Event due to events beyond their control (see clause 14)
- changes You wish to make to the booking mean it is uneconomical or impractical to hold the event.

Changes:

Where we make a minor change to the booking, we will make reasonable efforts to inform you as soon as reasonably possible if there is time before your departure but we will have no liability to you. Examples of minor changes include, change of accommodation to another of the same or higher standard, change of transport provider, change of guide/leader, change of museum.

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Occasionally, we may have to make a significant change to the confirmed booking. Examples of significant changes include the following, when made before departure;

a) a change of accommodation area for the whole or a significant part of your time away;
b) a change of accommodation to that of a lower standard or classification for the whole or significant part of your time away;
c) a change of outward departure time or overall length of your Event by more than 12 hours;
d) a significant change to your itinerary missing out one destination entirely

If we have to make a significant change or cancel, we will tell you as soon as possible and if there is time to do so before departure we will offer you the choice of:

i) (for significant changes) accepting the changed arrangements; or
ii) Having a refund of all monies paid; or
iii) If available and where we offer one, accepting an offer of an alternative event (we will refund any price difference if the alternative is of a lower value)

You must notify us of your choice within 7 days of our offer. If we do not hear from you within 7 days, we will contact you again to request notification of your choice. If you fail to respond again, we will assume that you have chosen to accept the change or alternative booking arrangements.

The conditions in clause 5 do not apply where the original quote which you have accepted contains the alternative option of a UK day trip, and corresponding partial refund, as a result of an overseas tour being deemed by us to be unable to go ahead due to Covid-19 travel restrictions 21 days prior to departure.

Compensation

In addition to a full refund of all monies paid by you, we will pay you compensation as detailed below, in the following circumstances:
(a) If, where we make a significant change, you do not accept the changed arrangements and cancel your booking;
(b) If we cancel your booking and no alternative arrangements are available and/or we do not offer one.
The compensation that we offer does not exclude you from claiming more if you are entitled to do so.

Period before departure in which we notify you	Amount you will receive from us per booking*
60 days or more	£0.00
29-59 days	£30.00
15-28 days	£40.00
7-14 days	£45.00
Fewer than 7 days	£60.00

*IMPORTANT NOTE: We will not pay you compensation in the following circumstances:

(a) where we make a minor change;
(b) where we make a significant change or cancel your event more than 60 days before departure;
(c) where we make a significant change and you accept those changed arrangements or you accept an offer of an alternative event;
(d) where we have to cancel your event as a result of your failure to make full payment on time;
(e) where the change or cancellation by us arises out of alterations to the confirmed booking requested by you;
(f) where we are forced to cancel or change your event due to Events Beyond Our Control (see clause 14).

If we become unable to provide a significant proportion of the arrangements that you have booked with us after you have departed, we will, if possible, make alternative arrangements for you at no extra charge and where those alternative arrangements are of a lower standard, provide you with an appropriate price reduction.

6. Cancellation by You & Transfers of Booking
The Initial Deposit is non-refundable, however a paying person may transfer their booking to a replacement person subject to the following conditions;

a. that person is introduced by you and satisfies all the conditions applicable to the event;
b. we are notified not less than 7 days before departure;
c. you pay any outstanding balance payment, an amendment fee of £50 per booking, as well as any additional fees, charges or other costs arising from the transfer; and
d. the new participant agrees to these Terms and Conditions and all other terms of the contract between us.

You and the transferee remain jointly and severally liable for payment of all sums. If you are unable to find a replacement, cancellation charges as set out in this clause 6 will apply in order to cover our estimated costs. Otherwise, no refunds will be given for passengers not travelling or for unused services.

Important Note: Certain events may not be amended or transferred after they have been confirmed and any alteration could incur a cancellation charge of up to 100% of that part of the arrangements.

For cancellations made fewer than 70 days prior to departure, any payments made may be transferred to a new booking, but we reserve the right to charge an amendment fee of £35. If a transfer of payment takes place at any stage, any additional charges made by suppliers will be passed on in full.

Cancellation will be subject to the following charges per paying person:

More than 70 days before departure	100% of Initial Deposit
69 to 29 days before departure	70% of total Price
28 days or fewer before departure	100% of total Price



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The date of cancellation is calculated on the day of receipt of written advice. If any cancellation brings the number of paying persons below the minimum number required for a particular price, then the price will be adjusted accordingly. Please note that cancellation charges may be covered under the terms of the **provided group travel insurance** (unless You have opted out)..

Cancellation by You due to Unavoidable and Extraordinary Circumstances
You have the right to cancel your confirmed event before departure without paying a cancellation charge in the event of "unavoidable and extraordinary circumstances" occurring at your event destination or its immediate vicinity and significantly affecting the performance of the event or significantly affecting the transport arrangements to the destination. In these circumstances, we shall provide you with a full refund of the monies you have paid but we will not be liable to pay you any additional compensation. You must be able to show at the time you wish to cancel that there is no reasonable possibility of your trip going ahead, in order to rely on this condition.

This clause 6 outlines the rights you have if you wish to cancel your booking. Please note that there is no automatic statutory right of cancellation under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013

7. Prices
As tours are specific to each group, dependent upon content and numbers participating, firm prices are quoted in Our Quotation Letter. Our pricing is structured in tiers based on student volume; should the final group size fall into a lower bracket than the confirmed booking, the price per student will increase to reflect the rate for the corresponding tier. If the final number of a group is an odd number, then a single supplement surcharge will apply if the booking or an event (including accommodation) is number dependent.
We reserve the right to amend the price of unsold events at any time and to correct errors in the prices of confirmed bookings. We also reserve the right to increase the price of confirmed bookings due to changes in transportation costs, including the cost of fuel, dues, taxes or fees chargeable for services such as landing taxes or embarkation or disembarkation fees at ports and airports and exchange rates. However, there will be no change within 20 days prior to Your departure and no refunds will be paid during this period. We will absorb and You will not be charged for any increase equivalent to 2% of the price of your travel arrangements, which excludes any amendment charges. You will be charged for the amount over and above that, plus an administration charge of £1.00 per person. If this means that You have to pay an increase of more than 8% of the price of Your travel arrangements, You will have the option of accepting a change to another tour if We are able to offer one, or of cancelling and receiving a full refund of all monies paid, except for any amendment charges. Should You decide to cancel for this reason, You must exercise Your right to do so within 14 days from the issue date printed on Your final invoice. Should the price of Your tour go down due to the changes mentioned above, by more than 2% of Your tour cost, then any refund due will be paid to You. However, please note that travel arrangements are not always purchased in local currency and some apparent changes have no impact on the price of Your travel due to contractual and other protection in place.
The Traffic Light Discounts will be applied to Your final balance invoice if mentioned in Your tour quote and only at the following rates and if each discount condition is met:

(a) Discount 1: 1% off the Final Balance if You notify Us that letters informing parents/guardians about Your tour have been sent out.
(b) Discount 2: 1% off the Final Balance if the deposit payment amount registers as arriving in Our bank account on or before the due date as stated in Your **original** deposit invoice.
(c) Discount 3: 1% off the Final Balance if the second instalment payment amount registers as arriving in Our bank account on or before the due date as stated in Your **original** second instalment invoice.

8. Accommodation
If Your booking includes accommodation, details of the named accommodation will be shared but accommodation is subject to change up to 70 days before departure. You will be notified of any change that occurs. Please see clause 5.

9. Meals
Breakfast is included with accommodation bookings unless otherwise stated. The type of breakfast You will receive will be confirmed upon arrival at Your accommodation (this may be hot or cold regardless of Your quotation). Restaurant meals may require a pre-order to be completed by the lead name of the group. This should be completed and returned to Us, or the venue as required. If a pre-order has not been completed, We accept no liability for meals not provided or delays in providing the meals for You. You will not automatically be sent any menus and menus may be of limited choice from a set-menu for groups. We will endeavour to meet any specialist dietary requests for any member of Your group, but cannot guarantee these requests. We accept no liability if Our Suppliers are unable to meet these requests in advance, or once at the venue. If your group arrives late then we accept no liability.

10. Alterations made by You
We shall endeavour to accommodate any reasonable changes You wish to make to the Event. Alterations and amendment requests should be made with Us and not end Suppliers and should be made in writing to Us by the lead name. These changes shall not be deemed accepted until We have confirmed in writing to You. If You wish to increase or decrease the number of persons participating in the event You may do this up to 70 days prior to the departure date upon which the Event for which You have booked is due to begin. Amendments after that date will incur Our administration charge of £35 per person. Changes such as arrival / departure dates and destination changes will also be subject to Our administration charges. We cannot guarantee that the change to the price will be pro-rata, but will depend upon the arrangements We are able to make with Our Suppliers. Subject to Our written agreement You may transfer Your booking to a person who satisfies all the conditions applicable to the Event (please see clause 6). Where we are unable to assist you and you do not wish to proceed with the original booking we will treat this as a cancellation by you. A cancellation fee may be payable in accordance with clause 6.

11. Your Obligations
In signing the Quote Acceptance Form, You also accept responsibility for the good conduct of all participants during the event and warrant that at least one responsible adult will be on active duty at all times. This is to ensure that all group members act in a responsible fashion, conform at all times with local laws and customs, and do not behave in a way likely to cause damage to property, harm to themselves or to other people. As many of Our events visit former battlefield areas which are potentially hazardous, it is imperative that the group complies with all advice, instructions and codes of practice issued by Us or Our Suppliers. You must ensure that the group complies with all arrival times, and dresses appropriately for the Event. If You breach these obligations We may cancel or curtail the event or any part of it and, in those circumstances, You shall not be entitled to any refund. We provide specialist group travel insurance as standard (see Clause 21). If You opt out, You must ensure Your alternative cover is comprehensive and valid for the Event.



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12. Our Obligations & Responsibility for your booking

(1) We will accept responsibility for the arrangements we agree to provide or arrange for you as an "organiser" under the Package Travel and Linked Travel Arrangements Regulations 2018, as set out below and as such, we are responsible for the proper provision of all arrangements included in your package, as set out in your confirmation invoice. Subject to these Terms and Conditions, if we or our suppliers negligently perform or arrange those services and we don't remedy or resolve your complaint within a reasonable period of time, and this has affected the enjoyment of your package event you may be entitled to an appropriate price reduction or compensation or both. **You must inform us without undue delay of any failure to perform or improper performance of the arrangement included in this package event.** The level of any such price reduction or compensation will be calculated taking into consideration all relevant factors such as but not limited to: following the complaints procedure as described in these Terms and Conditions and the extent to which ours or our employees' or suppliers' negligence affected the overall enjoyment of your event. Please note that it is your responsibility to show that we or our supplier(s) have been negligent if you wish to make a claim against us.

(2) We will not be responsible or pay you compensation for any injury, illness, death, loss, damage, expense, cost or other claim of any description if it results from:
- (a) the acts and/or omissions of the person affected; or
- (b) the acts and/or omissions of a third party unconnected with the provision of the services contracted for and which were unforeseeable or unavoidable; or
- (c) Events Beyond Our Control (as defined in clause 13).

(3) We limit the amount of compensation we may have to pay you if we are found liable under this clause:

(a) loss of and/or damage to any luggage or personal possessions and money: the maximum amount we will have to pay you… is an amount equivalent to the excess which applies to this type of loss per person in total on the applicable insurance policy in effect for Your booking**.**

(b) Claims not falling under (a) above and which don't involve injury, illness or death: the maximum amount we will have to pay you in respect of these claims is up to three times the price paid by or on behalf of the person(s) affected in total. This maximum amount will only be payable where everything has gone wrong and you or your party has not received any benefit at all from your booking.

(c) Claims in respect of international travel by air, sea and rail, or any stay in a hotel:

i) The extent of our liability will in all cases be limited as if we were carriers under the appropriate Conventions, which include The Warsaw/Montreal Convention (international travel by air); The Athens Convention (with respect to sea travel); The Berne/Cotif Convention (with respect to rail travel) and The Paris Convention (with respect to hotel arrangements). You can ask for copies of these Conventions from our offices. Please contact us. In addition, you agree that the operating carrier or transport company's own 'Conditions of Carriage' will apply to you on that journey. When arranging transportation for you, we rely on the terms and conditions contained within these international conventions and those 'Conditions of Carriage'. You acknowledge that all of the terms and conditions contained in those 'Conditions of Carriage' form part of your contract with us, as well as with the transport company and that those 'Conditions of Carriage' shall be deemed to be included by reference into this contract.

ii) When making any payment, we are entitled to deduct any money which you have received or are entitled to receive from the transport provider or hotelier for the complaint or claim in question.

(4) It is a condition of our acceptance of liability under this clause that you notify any claim to us and our supplier(s) strictly in accordance with the complaints procedure set out in these conditions.

(5) Where any payment is made, the person(s) receiving it (and their parent or guardian if under 18 years) must also assign to us or our insurers any rights they may have to pursue any third party and must provide ourselves and our insurers with all assistance we may reasonably require.

(6) Please note, we cannot accept any liability for any damage, loss or expense or other sum(s) of any description:
- (a) which on the basis of the information given to us by you concerning your booking prior to our accepting it, we could not have foreseen you would suffer or incur if we breached our contract with you;
- (b) relate to any business;
- (c) indirect or consequential loss of any kind.

(7) We will not accept responsibility for services or facilities which do not form part of our agreement or where they are not advertised in our brochure or on our website. For example any excursion you book whilst away, or any service or facility which your hotel or any other supplier agrees to provide for you.

(8) Where it is impossible for you to return to your departure point as per the agreed return date of your package, due to "unavoidable and extraordinary circumstances", we shall provide you with any necessary accommodation (where possible, of a comparable standard) for a period not exceeding three nights per person. Please note that the three night cap does not apply to persons with reduced mobility, pregnant women or unaccompanied minors, nor to persons needing specific medical assistance, provided we have been notified of these particular needs at least 48 hours before the start of your holiday. For the purposes of this clause, "unavoidable and extraordinary circumstances" mean warfare, acts of terrorism, significant risks to human health such as the outbreak of serious disease at the travel destination or natural disasters such as floods, earthquakes or weather conditions which make it impossible to travel safely back to your departure point.

13. Events Beyond Our Control

Except where otherwise expressly stated in these Terms and Conditions, We regret that We cannot accept liability or pay any compensation where the performance or prompt performance of Our obligations under Our contract with You is prevented or affected by or You otherwise suffer any damage, loss or expense of any nature as a result of "Events Beyond our Control". For the purposes of these Terms and Conditions, Events Beyond our Control means any event beyond our or our supplier's control which We or the Supplier of the service(s) in question could not foresee or avoid even with all due care. Such events may include actual or threatened war, riot, civil strife, terrorist activity (or threat thereof), industrial dispute, natural or nuclear disaster, fire, significant risks to human health such as the outbreak of serious disease at the travel destination , epidemics, pandemics (such as Covid-19 and its ongoing effects) or natural disasters such as floods, earthquakes or adverse weather conditions which make it impossible to travel safely to the travel destination or remain at the travel destination, the act of any government or other national or local authority including port or river authorities, labour strikes, lock closure, natural or nuclear disaster, fire, chemical or biological disaster, unavoidable technical problems with transport and all similar events outside Our or the Supplier(s) control.



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14. Entry, Passport, Visa & Immigration Requirements, Safety & Health Formalities

We can only provide general information regarding entry, passport, visa, immigration requirements and safety and health formalities applicable to your package itinerary. It is your responsibility to check such requirements (in good time before departure), in order to make your decisions to fulfil such requirements regarding your destination and/or the country(ies) through which you may be transiting through.

Such information which you may need to check includes (but is not limited to) passport requirements including (but not limited to) how valid your passport must be after return date, whether your passport must be machine readable (for USA travel), or which visas may be required for entry such as ESTA for USA travel, ETA for UK travel and/or ETIAS for EU travel).

You must check requirements for your own specific circumstances with the relevant bodies as applicable. We have provided a few useful resources below, though it is your responsibility to check and see if such body would be relevant to yourself.

- the Foreign, Commonwealth and Development Office ("FCDO", https://www.gov.uk/travelaware) (applicable to UK residents);
- UK Passport Office (0870 5210410 or https://www.gov.uk/browse/citizenship.
- Embassies, High Commission and/or Consulates;
- own doctor.

For UK residents booking European travel, you should obtain a UK Global Health Insurance Card (UK GHIC) prior to departure unless you are able to rely upon an existing European Health Insurance Card (EHIC). For travel to Norway, Iceland, Liechtenstein and Switzerland, UK GHIC and EHIC can not be used for medical treatment. Passengers to these destinations should ensure that the included group medical insurance (or Your own policy if opting out) provides the necessary cover for emergency medical treatment and associated costs.

We do not accept any responsibility if you cannot travel, or incur any other loss because you have not complied with any entry, passport, visa, immigration requirements or health formalities. You agree to reimburse us in relation to any fines or other losses which we incur as a result of your failure to comply with any entry passport, visa, immigration requirements or health formalities.

15. Customer Feedback

If You experience a problem during the Event for which You have booked You must contact the appropriate person(s) at the earliest opportunity, for example accommodation / restaurant manager. Unless there is a valid reason why You did not report the problem to the appropriate person(s), We will not consider Ourselves liable for those complaints. If the relevant person is unable to resolve matters to Your satisfaction then You must write to Us within 7 days of the conclusion of the Event. No complaint will be accepted outside of this time frame thus deeming You fully satisfied with all aspects of the Event and the services We have provided to You. We will acknowledge any correspondence within 10 working days and endeavour to deal with the complaint as quickly as possible.

16. Prompt Assistance

If, whilst You are on Your event, You find Yourself in difficulty for any reason, We will offer You such prompt assistance as is appropriate in the circumstances. In particular, We will provide You with appropriate information on health services, local authorities and consular assistance, and assistance with distance communications and finding alternative travel arrangements. Where You require assistance which is not owing to any failure by Us, Our employees or sub-contractors We will not be liable for the costs of any alternative travel arrangements or other such assistance You require. Any Supplier, airline or other transport Supplier may however pay for or provide refreshments and/or appropriate accommodation and You should make a claim directly to Them. Subject to the other terms of these Terms and Conditions, We will not be liable for any costs, fees or charges You incur in the above circumstances, if You fail to obtain Our prior authorisation before making Your own travel arrangements. Furthermore, We reserve the right to charge You a fee for Our assistance in the event that the difficulty is caused intentionally by You or a member of Your party, or otherwise through Your or Your party's negligence.

17. Advanced Passenger Information

A number of Governments are introducing new requirements for suppliers to provide personal information about all travellers to the Authorities. The data will be collected either at an airport when you check in, at a hotel or in some circumstances when, or after you make your booking. Where We collect this data, We will treat it in accordance with our Privacy Policy .

18. Insolvency Protection

Zeitgeist Tours Ltd is a company committed to customer satisfaction and consumer financial protection. We are therefore pleased to announce that, at no extra cost to you, and in accordance with the current **Package Travel Regulations** all passengers booking with **Zeitgeist Tours Ltd** are fully insured for the initial deposit, and subsequently the balance of monies paid as detailed in your booking confirmation form. The policy will also include the cost of repatriation if required, arising from the cancellation or curtailment of your travel arrangements due to the insolvency of **Zeitgeist Tours Ltd.**

Policy Holder: ZEITGEIST TOURS LTD

Company Registration number: 11001177

Policy Number: AXA/50623333/2025

Policy Period: 00.01hrs 1st September 2025 to 24.00hrs 31st August 2026

This Policy is Underwritten by AXA Insurance UK plc. Registered in England and Wales No.78950.Registered Office20 Gracechurch Street, London EC3V 0BG.A member of the AXA Group of Companies. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Telephone calls may be monitored and recorded.
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In the unlikely event of Insolvency of **Zeitgeist Tours Ltd** please follow the procedures below:

Claims should be submitted in writing, supported by documented evidence quantifying the value of the claim, to: Towergate Travel, 2 Minster Court, Mincing Lane, London, EC3R 7PD or via email to tcs@towergate.co.uk

Policy exclusions: This policy will not cover any monies paid back to you by your Travel Insurance or any losses which are recoverable under another insurance or bond (with the exception of Credit and Debit card). This policy will also not cover any loss sustained by Passenger(s) booked on a flight-inclusive package sold and commencing within the United Kingdom.

****Policy Period covers bookings made within the dates specified regardless of date of travel****



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DATA PROTECTION

The Insurer is the controller of the personal data provided in relation to this Policy. The Insurer is registered with the Gibraltar Regulatory Authority (GRA) as a data controller and is listed on the Register of Data Controllers under registration number DP003699. The Insurer's full Privacy Notice is available at www.evo-insurance.com/privacy

19. Group Travel Insurance

Condition of Booking: We consider the safety and financial security of all participants to be paramount. It is, therefore, a condition of Your contract with Us that every member of Your group is covered by adequate and valid specialist travel insurance for the entire duration of the Event.

- **Included Cover:** Unless You explicitly choose to opt out (see below), We provide a bespoke school and youth group travel insurance policy arranged through Howden as part of Your tour package. This policy is held by Zeitgeist Tours Ltd for the benefit of all persons travelling (the beneficiaries).
- **Summary of Benefits:** While full details are available in the policy documents provided in Your quote pack, the cover typically includes:
  - **Cancellation and Curtailment:** Protection against loss of costs due to illness, injury, or death.
  - **Medical Emergency and Repatriation:** Coverage for medical expenses and the cost of returning a beneficiary home.
  - **Activities:** Inclusion of over 100 sports and activities as standard.
- **Opt-Out Mechanism:** Should Your school or organisation prefer to use its own travel insurance policy, You may opt out of Our group policy subject to the following:
  - You must notify Us in writing of Your intention to opt out at the time of booking.
  - You must provide Us with a copy of Your insurance summary or certificate of cover at least 70 days prior to departure.
  - It is Your sole responsibility to ensure that Your alternative insurance is "adequate and valid" for the specific requirements of the **Event**, including any hazardous battlefield areas.
- **Liability for Opt-Out Groups:** If You choose to opt out, We accept no liability for any loss, damage, or expense that would otherwise have been covered by Our group policy. Any price adjustment for opting out will be specified in Your **Quotation Letter**.

Group Policy Holder: ZEITGEIST TOURS LTD

Company Registration number: 11001177

Policy Number: BY9 0000286

Policy Period: For bookings made between 00.01hrs 1st April 2026 until 24.00hrs 31st March 2027 with all travel having being completed no later than 36 months from the group policy issue date.

This policy is underwritten by 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 their regulation by the Prudential Regulation Authority are available from them 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.

Howden UK Brokers Limited is an insurance intermediary acting on behalf of the insurer. They are authorised and regulated by the Financial Conduct Authority. Their Financial Services Register number is 307663. This can be checked on the Financial Services Register by visiting the FCA's web site https://fca.org.uk/register. Their 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.

20. Data Protection

Information about how We comply with GDPR is provided on the Quote Acceptance and GDPR form included in Your quote pack. You can also find details here: https://www.zeitgeisttours.com/privacy-cookie-policy/

21. Jurisdiction

This agreement shall be construed in accordance with the laws of England and Wales and the courts of England and Wales shall have exclusive jurisdiction to deal with any disputes arising between You and Us or Our Suppliers.

22. Changes to these Terms and Conditions

We may need to make changes to these Terms and Conditions. Any changes can only be made by Us and not any third party member. We reserve the right to amend or improve these terms and conditions without prior notification. When it is necessary for changes to be made, We will forward You a copy of these changes and all new reservations will abide by the amended terms, with the exception of reservations already made.

Zeitgeist Tours Ltd. is a company registered in England and Wales with company number 11001177. Registered Office: The Lodge, North Drive, Wartnaby, Melton Mowbray, Leicestershire LE14 3HQ.
Zeitgeist Tours Ltd. holds Public Liability Insurance provided by Convex Insurance UK Limited (Registered Office: 52 Lime Street, London EC3M 7AF, Registered in England Number: 11796392, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
(Firm Reference No: 840616).

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