Zeitgeist Tours Travel Insurance

We believe that safety and enjoyment are equally important when booking a tour with Zeitgeist Tours. It is therefore why it is a condition of booking with us that you have obtained adequate and valid specialist school group travel insurance for the entire duration of your trip.

Zeitgeist Tours partners with Howden, to create a bespoke school group travel insurance policy that covers against a variety of unforeseen risks.

Cover includes cancellation and curtailment of the trip due to illness, injury or death; the cost of any repatriation back to the beneficiary's home country following a medical emergency. Additionally cover for over 100 sports and activities are included as standard under this group policy and full details are available within the activity guide lists in the group policy documents.

The group policy has been arranged for the benefit of persons travelling on a trip (the beneficiary / beneficiaries) with Zeitgeist Tours (the group policyholder).

Key features and benefits:

- A 24 hour helpline for medical emergencies
- Emergency medical expenses in the event of illness or injury
- Protection against cancellation or curtailment charges
- Cover for loss or damage to baggage and personal money
- A wide range of sports and activities covered including winter sports

Key eligibility criteria and exclusions:

- Not available to anyone aged 85 or over
- No cover under cancellation or curtailment charges, emergency medical expenses or personal accident relating to any reason set out under 'Important conditions relating to health' – see group policy wording
- No cover where the FCO or World Health Organisation has advised against travel
- No cover where travel is not departing from and returning to your home country
- Claims may be subject to an excess, depending on the cover section of the policy
- No cover in connection with a medical epidemic or pandemic, except claims under Section 2 – Emergency Medical and other expenses.

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The table below displays a summary of the maximum amounts which are payable under each section. Please note the group policy is subject to terms, conditions, limits and exclusions - please refer to the group policy wording and the statement of insurance for full details of the cover available.

Section	Benefits	Cover Limits	Excess
1	**Cancellation or curtailment charges**	£1,500	£50
	Aggregate limit	£75,000	
	Excursions	£250	
2	**Emergency medical & other expenses**	£5,000,000	£50
	Emergency dental treatment	£250	
	Replacement group leader	£5,000	
3	**Personal accident**		£0
	1. i. Death benefit (aged 18 & under)	£2,500	
	Death benefit (aged 19 to 64)	£5,000	
	ii. Loss of limbs or sight (aged 18 & under)	£12,000	
	Loss of limbs or sight (aged 19 to 64)	£24,000	
	iii. Permanent total disablement (aged 18 & under)	£15,000	
	Permanent total disablement (aged 19 to 64)	£30,000	
	2. Death benefit (aged 18 & under)	£2,500	
	Death benefit (aged 19 to 64)	£5,000	
4	**Baggage (Including valuables)**	£800	£50
	a) Single article, pair or set limit	£200	
	b) Valuables limit in total	£300	
	Group Equipment	£750	
5	**Group money, passport & documents**		£50
	1. a) Currency, notes and coins	£500	
	b) Other group money and documents	£500	
	2. Passport or visa	£200	
6	**Personal liability**	£2,000,000	£100

Additional Bespoke Features Included			
Section	**Benefits**	**Cover Limits**	**Excess**
12	**1. Delayed Departure**	£15 per 12 hrs up to £100	£0
	2. Cancellation of trip (after 12 hrs)	£1,500	£50
13	**Missed departure**	£500	£50
14	**Hospital Benefit**	£15 per day up to £300	£0

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Global Health Insurance Card (GHIC)

We highly recommend that all travellers obtain a UK Global Health Insurance Card (GHIC) if travelling to countries in Europe. The UK Global Health Insurance Card (GHIC) allows British nationals access to statutory healthcare in Europe at a reduced cost or sometimes for free.

It is important to note that the GHIC is not a replacement for travel insurance. The GHIC may not cover the cost of all medical treatment or repatriation, whereas the Howden travel insurance policy will cover extended costs under Section 2 – Emergency medical and other expenses.

For more information about the UK Global Health Insurance Card (GHIC), you can visit the gov.uk website here: Apply for a UK Global Health Insurance Card (GHIC) - GOV.UK (www.gov.uk)

Alternative travel insurance providers

Should you decide to make your own travel insurance arrangements, please note adequate and valid travel insurance is a requirement for all groups travelling with Zeitgeist Tours It is a condition of completing your booking with us that you agree to obtain adequate travel insurance (which includes any bespoke features specific to the activities you will participate in whilst on your tour), or confirm that you have appropriate cover under the Risk Protection Agreement.

If you have any questions about the travel insurance we have designed for you through Howden (formerly Endsleigh), please contact us on **07541 981417** or by email info@zeitgeisttours.com

Insurance will be included for your group automatically - **Please note that as soon as your full first deposits has been paid and received for every member of the group, your policy will then become effective immediately.**

Please find below the full suite of the Howden travel insurance policy documentation that will be applicable to all beneficiaries of each school group. It is important you read the insurance policy prior to completing your booking so you are fully aware of the levels of cover provided and are confident that the policy will meet your needs.

Insurance Policy:

BY9 0000286 Policy Wording

BY9 0000286 Statement of Insurance

BY9 0000286 IPID

Additional Useful Information:

Online Howden Travel Claim Form

Howden UK Privacy Policy

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