Statement of Insurance

Group policy travel insurance

Youth group

Group policyholder:	**Zeitgeist Tours Ltd.**	**Group policy issue date:**	
Policy number:	**BY9 0000286**	**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	Zeitgeist Tours Ltd.
Address	The Lodge, North Drive, Wartnaby, Melton Mowbray, Leicestershire, LE14 3HQ, United Kingdom

Cover

Policy term	For bookings made between 01/04/2026 until 31/03/2027 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 100 beneficiaries in any one single group. If the group policyholder would like to obtain cover for groups with more than 100 travellers, please contact your Howden representative.
Cover area	Beneficiaries are covered for travel to Europe where the appropriate premium has been paid and they have been accepted for cover.
Sports & activities option	Standard
Important Information	Please refer to the Important Information Relating to Cover section of this statement of insurance.

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.

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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**	£1,500	£50
	Event 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
	Event Aggregate Limit	£500,000	
	1. i. Death benefit (aged 18 and under)	£2,500	
	Death benefit (aged 19 to 64)	£5,000	
	ii. Loss of limbs or sight (aged 18 and under)	£12,000	
	Loss of limbs or sight (aged 19 to 64)	£24,000	
	iii. Permanent total disablement (aged 18 and under)	£15,000	
	Permanent total disablement (aged 19 to 64)	£30,000	
	2. Death benefit (aged 18 and under)	£2,500	
	Death benefit (aged 19 to 64)	£5,000	
4	**Baggage**		£50
	Baggage (Including valuables)	£800	
	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

Event Aggregate Limit:
An aggregate limit applies under section 1 - Cancellation or curtailment charges and under section 3 – Personal accident. 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 6 – 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. There is no cover for any sport or activity which does not appear on this list.

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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.

Definition – Public Transport

The following definition is incorporated within the Policy:

Public Transport – means any publicly licensed aircraft, sea vessel, train or coach on which the **Beneficiary** is booked or had planned to travel.

Important Conditions Relating to Health:

Where a **Beneficiary is a UK resident,** 18 years of age or under, and travelling within Europe the following condition under the Important Conditions Relating to Health in the **Group Policy** will not apply:

A) At the time of being accepted for cover:

It is a condition of this **Group Policy** that the **Beneficiary** will not be covered for any claims arising directly or indirectly from:

- any **Pre-existing Medical Condition** the **Beneficiary** has or has had.

Pre-existing medical conditions will be covered for any **Beneficiary** 18 years of age or under and travelling within **Europe**.

All other conditions contained within the Important Conditions Relating to Health within the **Group Policy** will still apply.

Hospital Benefit

What is covered:

We will pay £15 for every complete 24 hours the **Beneficiary** has to stay in hospital as an in-patient outside their **Home Country** up to a maximum of £300 as a result of **Bodily Injury** or illness they sustain whilst on a **Trip** during the **Period of Cover**.

We will pay the amount stated above in addition to any amount payable under section 2 – Emergency medical and other expenses.

This payment is meant to help the **Beneficiary** pay for additional expenses such as taxi fares and phone calls incurred by their visitors during their stay in hospital.

What is not covered

1. Any claims arising directly or indirectly from:
   a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated the **Beneficiary's** admittance into hospital.
   b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the **Emergency Assistance Service** can be delayed reasonably until the **Beneficiary's** return to their **Home Country**.
   c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
   d) Hospitalisation as a result of a tropical disease where the **Beneficiary** has not had the recommended inoculations and/or taken the recommended medication.
   e) Any additional period of hospitalisation following the **Beneficiary's** decision not to be repatriated after the date when in the opinion of the **Emergency Assistance Service** it is safe to do so.

2. Anything mentioned in the general exclusions on pages 10 and 11.

Special conditions relating to claims

1. The **Beneficiary** (or someone on their behalf) must give notice as soon as possible to the **Emergency Assistance Service** or **Us** of any **Bodily Injury** or illness which necessitates their admittance to hospital as an in-patient.

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Delayed Departure and Cancellation of Trip

What is covered:
If departure of the **Public Transport** on which the **Beneficiary** is booked to travel on a **Trip** during the **Period of Cover** is delayed at the final departure point from or to their **Home Country** for at least 12 hours from the scheduled time of departure due to:
a) strike or
b) industrial action or
c) adverse weather conditions or
d) mechanical breakdown of or a technical fault occurring in the **Public Transport** on which the **Beneficiary** is booked to travel

We will pay the Beneficiary:

1. £20 per 12 hours up to £100 (no **Excess** amount applies) or

2. Up to £1,500 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which the **Beneficiary** has paid or are contracted to pay if after a minimum 12 hours has elapsed, they choose to cancel their **Trip**. An **Excess** amount of £50 applies to this cover.

What is not covered:

1. The **Excess** amount as stated in subsection 2. of What we will pay the Beneficiary.

2. Claims arising directly or indirectly from:
   a) Strike, industrial action or air traffic control delay existing or publicly declared by the date the **Beneficiary** is accepted for cover.
   b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
   c) Any delays to any subsequent outbound or return connecting **Public Transport** following the **Beneficiary's** departure from the final departure point from or to their **Home Country**.

3. Any claim under subsection 2 of what we will pay the Beneficiary where the booked trip or travel arrangements arranged by the Group Policyholder are not covered under The Package Travel and Linked Travel Arrangements Regulations 2018 (as amended, re-enacted or replaced from time to time).

4. Any loss for which the **Group Policyholder** is responsible (through its acts or omissions) or which it is entitled to recover from a third party (for example, pursuant to The Package Travel and Linked Travel Arrangements Regulations 2018).

5. Anything mentioned in the general exclusions on pages 10 and 11.

Special conditions relating to claims:

1. The **Beneficiary** must check in according to the itinerary supplied to them.

2. The **Beneficiary** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.

3. The **Beneficiary** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

4. The **Beneficiary** may claim only under subsection 1. or 2. of what '**We** will pay the **Beneficiary**' as detailed above for the same event, not both.

5. The **Beneficiary** may claim only under this Delayed Departure endorsement or the Missed Departure endorsement for the same event, not both.

6. An aggregate limit of £7,500 applies to the cover detailed in subsection 1. Of what '**We** will pay the **Beneficiary**'. The maximum aggregate payable for all claims arising out of or in connection with any one event under this cover shall not exceed this limit.

7. An aggregate limit of £75,000 applies to the cover detailed in subsection 2. Of what '**We** will pay the **Beneficiary**'. The maximum aggregate payable for all claims arising out of or in connection with any one event under this cover shall not exceed this limit.

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Missed Departure

Cover for additional accommodation (room only) and travel expenses in respect of Package Trips.

This cover has been designed to apply specifically to trips that are arranged via by the **Group Policyholder** that are covered under The Package Travel and Linked Travel Arrangements Regulations 2018 (as amended, re-enacted or replaced from time to time).

We are pleased to be able to provide specific additional cover for additional accommodation (room only) and travel expenses incurred by Beneficiaries in the event of Missed Departure, as detailed below.

Please note that What is not covered Items 4 and 5 relate to matters that are the responsibility of the **Group Policyholder**.

What is covered

We will pay the **Beneficiary** up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching their overseas destination or returning to their **Home Country** if they fail to arrive at the international departure point in time to board the **Public Transport** on which they are booked to travel on the initial international journey of the **Trip** during the **Period of Cover** as a result of:

1. the failure of other **Public Transport** or
2. an accident to or breakdown of the vehicle in which the **Beneficiary** is travelling or
3. an accident or breakdown occurring ahead of the **Beneficiary** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which they are travelling or
4. strike, industrial action or adverse weather conditions.

An **Excess** amount of £50 applies to this cover.

What is not covered:

1. Any claim where the booked trip or travel arrangements arranged by the **Group Policyholder** are not covered under The Package Travel and Linked Travel Arrangements Regulations 2018 (as amended, re-enacted or replaced from time to time).

2. Claims arising directly or indirectly from:
   a) Strike or industrial action existing or declared publicly by the date the **Beneficiary** is accepted for cover.
   b) An accident to or breakdown of the vehicle in which the **Beneficiary** is travelling for which a professional repairers report is not provided.
   c) Breakdown of any vehicle in which the **Beneficiary** is travelling if the vehicle is owned by the **Beneficiary** and has not been serviced properly and maintained in accordance with manufacturer's instructions.
   d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
   e) The **Beneficiary's** failure to arrive at the departure point in time to board any connecting **Public Transport** after their departure on the initial international outbound and return legs of the **Trip**.

3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.

4. Any claim where transport arrangements to the outbound or return international departure point are provided by or on behalf of the **Group Policyholder**. In the event a **Beneficiary** fails to arrive at the outbound or return international departure point under these circumstances, they should refer to the **Group Policyholder** regarding any necessary additional accommodation and travel arrangements.

5. Any loss for which the **Group Policyholder** is responsible (through its acts or omissions) or which it is entitled to recover from a third party (for example, pursuant to The Package Travel and Linked Travel Arrangements Regulations 2018 (as amended, re-enacted or replaced from time to time).

6. The **Excess** amount as stated above.

7. Anything mentioned in the general exclusions on pages 10 and 11.

Special Conditions

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way the **Beneficiary** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.

2. The **Beneficiary** must allow sufficient time for the **Public Transport** or other transport to arrive on schedule and to deliver them to the departure point.

3. The **Beneficiary** may claim only under this Missed Departure endorsement or the Delayed Departure endorsement for the same event, not both.

4. An aggregate limit of £37,500 applies to this cover. The maximum aggregate payable for all claims arising out of or in connection with any one event under this cover shall not exceed this limit.

Policy definitions, general conditions and general exclusions apply to the whole of this Group Policy and all levels of cover.

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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	

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: The Compliance Officer
Howden UK Brokers Limited
Unit 2 Des Roches Square
Witney
OX28 4LE

By Phone: 01732 389915

By Email: Compliance@howdeninsurance.co.uk

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.

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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.

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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 cancelling 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.

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