

It is essential that the beneficiary take out adequate insurance for their trip. Equity, in partnership with Endsleigh offers invaluable cover for trips worldwide. Cover includes cancellation and curtailment of the trip due to accident, illness or sickness; the cost of any repatriation back to the beneficiary's home country following a medical emergency. Additionally cover for over 90 sports and activities are included as standard under this group policy and full details are available within the activity guide lists available on www.equity.co.uk and the group policy documents.

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

1. Group Policy Cover

The table below displays a summary of the maximum amounts which are payable under each section:

Insurance Policy	Limit	Excess
Cancellation	Up to the tour operators holiday cost	£40.00
Personal Possessions	£1,500.00	£40.00
Single Article Limit	£200.00	
Valuables Limit	£200.00	
Delayed Possessions	£100.00	Nil
Personal Money	£250.00	£40.00
Party Leader	£1,000.00	£40.00
Emergency Funds	£500.00	£40.00
Loss of travel documents	£500.00	£40.00
Emergency Medical Expenses	£5,000,000.00	£40.00
	£10,000 within the UK	£40.00
State Hospital	£20 each full day - £400 in total	Nil
Curtailment	Unused portion of cost - up to the tour operators holiday cost	£40.00
Personal Liability	£2,000,000.00	£40.00
Personal accident	£25,000.00	Nil
Organisers Liability	£5,000,000.00	£40.00
Legal Advice and Expenses	£25,000.00	£40.00
Departure Delay	£30 after first 12 hr- £20 after 12 hrs	Nil
	100 total	
Missed departure	£800.00	Nil
Organiser expenses	£500.00	Nil
Prevention of access	£100 day	Nil
	£500 total	

Winter Sports Cover if selected

Avalanche delay	£100 per day if you are unable to reach resort £500 in total	Nil
Piste Closure	£30 day - up to £200	Nil
Ski Pack	£200 for proportionate loss of ski pack	Nil
Ski Equipment (own) loss or damaged	£500.00	£40.00
Ski Equipment (Hired) loss or damaged	£250.00	£40.00
Ski Equipment hire	£300.00	Nil

This group policy is not available to anyone aged 86 or over. Cover under Personal Accident (other than death benefit) and under Air Rage (other than death benefit) are not available to anyone 65 or over

Principle Exclusions

General

- The first £40 of each and every claim per incident claimed for by each insured person except for claims under personal liability, personal accident and legal expenses where no excess applies.

Cancellation or curtailment charges

- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until a beneficiary's return home.
- Medication, which prior to departure is known to be required.

Baggage & Personal money, passport and documents

- Valuables left unattended at any time unless in a safety deposit box or in the beneficiary's locked accommodation.
- Baggage contained in an unattended motor vehicle overnight between - 9 p.m. and 9 am (local time) OR 9 am. and 9 pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
- Personal money or the beneficiary's passport left unattended at any time unless in a hotel safe, safety deposit box or in their locked accommodation

2. Important Information

Endsleigh will share the personal details the group policyholder and beneficiaries provide with Zurich Insurance plc. To administer this group policy Zurich Insurance plc will hold and use information about the group policyholder and beneficiaries supplied by them (and by medical providers). Zurich Insurance plc may send it in confidence for processing in the Zurich Insurance plc group (or to other companies acting on Zurich Insurance plc instructions) including those located outside the European Economic Area, however, Zurich Insurance plc has taken appropriate steps to ensure the same (or equivalent) level of protection of information in other countries as there is in the EU. Applications for further information should be addressed to the Data Protection Officer at Zurich Insurance plc.

The Endsleigh Group of Companies ("Endsleigh, we, us") Privacy Policy.

It is Endsleigh's policy to take all necessary steps to ensure that personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 ("the Act").

We hold personal data relating to the group policyholder and any beneficiary in connection with insurance products and services we provide to the extent we are permitted by law, personal data provided to or obtained by, us will be used for the purpose of providing products and services the group policyholder and any beneficiary have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties who have products and services that we think may be of interest to the group policyholder and beneficiaries. In the process of gathering the group policyholder and beneficiary's details we may collect sensitive information such as about your health or in relation to motoring offences. If the group policyholder and beneficiaries purchase products or services from us, they will have given us their consent to use this personal data as detailed in this Privacy Policy. We may wish to contact the group policyholder and beneficiaries from time to time by telephone, e-mail or post about other products and services that may be of interest to them. If at any time the group policyholder and beneficiaries do not wish to receive this information then please write to Endsleigh's Group Data Protection Office at: Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE. Under the Act, as a data subject, the group policyholder and beneficiaries are granted certain rights. If the group policyholder and beneficiaries would like to know what information we hold about them, they can write to us as above. We may charge a statutory administration fee to comply with their request. Should the group policyholder and beneficiaries have any other queries in connection with data protection then please contact Endsleigh's Group Data Protection Officer as above.

Complaints Procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of the group Travel Insurance policy. If the beneficiary is unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with the enquiry. Alternatively we can be contacted by: Telephone: 0800 085 8698 Post: Customer Liaison Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Gloucestershire GL51 4UE

If the beneficiary remains dissatisfied they have the right to ask the Financial Ombudsman to review their case. The Ombudsman can be contacted at the following address; The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

What if I change my mind?

A beneficiary may withdraw from participation in the group policy at any time by giving notice of that intention to the group policyholder. Any return of premium will be calculated from the date such participation ceases, provided the beneficiary has not travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due. We reserve the right to charge a reasonable administration fee

3. Eligibility Statements

The beneficiary and anyone accepted for cover under this group policy **MUST** be:-
Registered under the healthcare system in their home country.
Travelling from and returning to their home country.

This group policy is not available to anyone aged 86 or over. If any member of the travelling party is 86 years or over we are unable to provide them with cover under the group policy. However, if they would like to contact BIBA on 0870 950 1790 (Open 9.00am - 5.00pm Monday to Friday) or at <http://www.biba.org.uk/ConsumerHome.aspx> they hold a list of insurers who may be able to assist.

Important conditions relating to health

The Beneficiaries **MUST** comply with the following conditions to have full protection of the Group Policy. If the Beneficiaries do not comply We may at Our option cancel the Group Policy or refuse to deal with any claim or reduce the amount of any claim payment.

It is a condition of this Group Policy that a Beneficiary will not be covered under section 1 – Cancellation or Curtailment charges, section 2 – Emergency medical and other expenses, section 3 – Hospital benefit and section 4 – Personal accident for any claims arising directly or indirectly from:

1. At the time of being accepted for cover:
 - A. Any Medical Condition where the Beneficiary, their Close Relative or Close Business Associate:
 - I. has received a terminal prognosis.
 - II. is experiencing symptoms and which has not been reviewed by their Medical Practitioner.
 - III. has not had a diagnosis, whether or not it is still under investigation.
 - B. Any of the Medical Conditions stated below suffered by the Beneficiary (until such time as they have obtained written confirmation from their Medical Practitioner that they are fit to undertake the Trip for which they have been accepted for cover):
 - I. a. a heart condition or heart related condition, high blood pressure or a stroke.
 - b. any form of cancer for which the Beneficiary has received treatment in the last 5 years.
 - c. any condition for which the Beneficiary has suffered symptoms or which has been diagnosed within the last 12 months or for which there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet).
 - d. any long term or ongoing Medical Condition the Beneficiary has that their Medical Practitioner has recommended should be regularly reviewed, and where the Beneficiary has not complied with such recommendation.

Please note that the Beneficiary:

1. must obtain such written confirmation prior to commencement of the Trip.
2. should retain such written confirmation which may be required in the event of a claim.

2. At any time:
Any claim due to:
 - A. Any serious, chronic or recurring Medical Condition affecting the Beneficiary's Close relatives, or Close Business Associate on which the Beneficiary's Trip depends that was diagnosed before the Beneficiary's Trip was booked (or commencement of the Period of Cover if later), and which could reasonably be expected to result in the Beneficiary having to cancel their Trip.
 - B. Any Medical Condition:
 - I. the Beneficiary has in respect of which a Medical Practitioner has advised the Beneficiary not to travel or would have done so had they sought his/her advice.
 - II. for which the Beneficiary is travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice.
 - III. for which the Beneficiary is not taking the recommended treatment or prescribed medication as directed by a Medical Practitioner.
 - C. The Beneficiary travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

The Group Policyholder and Beneficiaries should also refer to the general exclusions on page 10.

The beneficiary has read and agreed to these important conditions relating to the terms and conditions of Equity Travel and those that relate to their health. If the beneficiary does not do so, this insurance cover may not protect them in the event of a claim.

* Close relative – means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner, civil partner or fiancé fiancée.

** Close business associate -means any person whose absence from business for one or more complete days at the same time as the beneficiary's absence prevents the proper continuation of that business