Statement of Insurance

Group policy travel insurance

International student

Group policyholder:	**Study Group UK Limited**	**Group policy issue date:**	**11/06/2025**
Policy number:	**BI9 0000502**	**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	Study Group UK Limited
Address	Britannia House, 21 Station Street, Brighton, East Sussex, BN1 4DE, United Kingdom

Cover

Policy term	For bookings made between 11/06/2025 until 02/03/2026 with all travel having being completed no later than 36 months from the group policy issue date.
Group policy	**Insurer**
International student studying in the UK	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 50 beneficiaries in any one single group. If the group policyholder would like to obtain cover for groups with more than 50 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
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. For study in the United Kingdom, all persons covered under this group policy for 6 months or more must be registered with a medical practitioner in the United Kingdom.

Cover applies whilst a beneficiary is studying in the UK and is automatically extended at the beginning and end of each academic term whilst they are making a direct trip to and from their home.

Cover is also extended outside the UK if travel is a required part of a beneficiary's study course. Cover is also extended for leisure trips to Europe to a maximum of 21 days during the period of cover.

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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**	£5,000 / 5,857€	£0
	Aggregate Limit	£50,000 / 58,570€	
	Excursions	£250 / 293€	
2	**Emergency medical & other expenses**	£2,000,000 / 2,342,800€	£0
	Emergency dental treatment	£500 / 586€	
3	**Private medical emergency cover**	no cover	-
4	**Personal accident**		£0
	i. Death benefit (aged under 16)	£1,000 / 1,171€	
	Death benefit (aged 16 to 64)	£25,000 / 29,285€	
	Death benefit (aged 65 and over)	£25,000 / 29,285€	
	ii. Loss of limbs or sight (aged under 65)	£25,000 / 29,285€	
	iii. Permanent total disablement (aged under 65)	£25,000 / 29,285€	
	iv. Loss of hearing in one ear	£6,250 / 7,321€	
	v. Total loss of use of:		
	- the back or spine below the neck with no spinal cord damage	£10,000 / 11,714€	
	- the neck or cervical spine with no damage to spinal cord	£7,500 / 8,785€	
	- a shoulder, elbow or wrist	£6,250 / 7,321€	
	- a hip, knee or ankle	£5,000 / 5,857€	
	vi. Loss of or total loss of use of:		
	- a foot below the level of the ankle	£12,500 / 14,642€	
	- a thumb	£6,250 / 7,321€	
	- a forefinger	£5,000 / 5,857€	
	- any other finger	£2,500 / 2,928€	
	- a big toe	£2,500 / 2,928€	
	- any other toe	£1,250 / 1,464€	
5	**Baggage**		
	Baggage (including valuables)	£7,500 / 8,785€	£50 / €59
	a) Single article, pair or set limit	£2,500 / 2,928€	
	b) Valuables limit in total	£3,000 / 3,514€	
6	**Personal money, passport & documents**		£50 / €59
	1. a) Currency notes and coins	£500 / 586€	
	b) Other personal money and documents	£1,000 / 1,171€	
	2. Passport or visa	£500 / 586€	
7	**Personal liability**	£1,000,000 / 1,171,400€	£100 / €117
8	**Missed departure**	£500 / 586€	£0
9	**Overseas legal expenses & assistance**	£10,000 / 11,714€	£0
	Aggregate limit	£50,000 / 58,570€	
10	**Course fees**	£25,000 / 29,285€	£0
	Professional counselling	£1,500 / 1,757€	

* The maximum amount and excess levels stated in GBP (£) is valid for all purposes. The maximum amount and excess levels stated in Euros (€) are based on the exchange rate to GBP (£) at the time of issue and is for information only.

Aggregate limit:
An aggregate limit applies under section 1 - Cancellation or curtailment charges and section 9 - 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.

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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 7 – 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.

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.

Study In the Republic of Ireland

This Group Policy is also available to Beneficiaries if they are an international student (or Immediate Family travelling with an international student) studying in the Republic of Ireland for a degree or other recognised qualification at a College or University or studying a language course at an accredited Language School which is affiliated with the group policyholder.

Wherever United Kingdom/UK is mentioned in this Group Policy other than the definition of United Kingdom/UK and Group Policyholder it shall be deemed to also include the Beneficiary's study in the Republic of Ireland.

This policy endorsement is only available to Beneficiaries whose normal country of residence is situated outside the Republic of Ireland. Trips to study in the Republic of Ireland must not exceed 12 months in duration and the Beneficiary MUST be registered under the health care system in their Home Country

Section 4 – Personal accident

Special conditions relating to claims

Provisions
Provisions 1.a) is amended to read as follows:

1. Benefit is not payable to the Beneficiary:
   a) Under more than one of items i., ii., iii., iv., v. or vi as stated in the Statement of Insurance.

The following provisions are incorporated within this section:
2. Under item ii., We will only pay for either total loss of sight in one or both eyes or loss of limb.
3. The total amount payable under item v and vi. shall not exceed the amount of the benefit stated in the Statement of Insurance under item iii.
4. Under Item vi. We shall not pay for the loss of a whole hand or whole foot and for loss of part or parts of such hand and/or such foot.

Any conditions, limitations and exclusions under Section 4 – Personal accident apply to this endorsement

Section 5 – Baggage

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (loss of value – calculated from the table below) or We may at Our option replace, reinstate or repair the lost or damaged Baggage. The maximum We will pay for Baggage is stated in the table of benefits.

1. For mobile phones, smart phones, tablets, MacBooks and iPads:

Age of equipment	Amount Payable
Up to 6 months old	Replacement cost as new
6 to 12 months old	The cost of an equivalent refurbished item or where a refurbished item is not available, original purchase price less 20%
12 to 24 months old	Nearest equivalent replacement cost as new less 40%
24 to 36 months old	Nearest equivalent replacement cost as new less 60%
36 to 48 months old	Nearest equivalent replacement cost as new less 75%
Over 48 months old	Nearest equivalent replacement cost as new less 85%

2. All other electronic equipment (except mobile phones, smart phones, tablets, MacBooks and iPads):

Age of equipment	Amount Payable
Up to 6 months old	Replacement cost as new
6 to 12 months old	The cost of an equivalent refurbished item or where a refurbished item is not available, original purchase price less 20%
12 to 24 months old	Nearest equivalent replacement cost as new less 30%
24 to 36 months old	Nearest equivalent replacement cost as new less 45%
36 to 48 months old	Nearest equivalent replacement cost as new less 60%
Over 48 months old	Nearest equivalent replacement cost as new less 80%

Provided that we will not pay more than the original purchase price of any lost or damaged item and will not pay the cost of replacing any other pieces

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that form part of a pair or set.

We will also pay the Beneficiary up to £100 for the emergency replacement of clothing, medication and toiletries if the Baggage is temporarily lost in transit whilst on a Trip during the Policy Term during the outward journey and not returned to the Beneficiary within 12 hours, provided written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the Baggage was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

Any conditions, limitations and exclusions under Section 5 – Baggage apply to this endorsement

Delayed Departure

What is covered

If departure of the Public Transport on which the Beneficiary has 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 for the first completed 12 hours delay and £20 for each full 12 hours delay thereafter up to a maximum of £1,000 or
2. Up £2,000 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.

What is not covered

1. Claims arising directly or indirectly from:
   a) Strike or industrial action or air traffic control delay existing or publicly declared by the date the Beneficiary purchased this insurance or at the time of booking any Trip.
   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.
2. Anything mentioned in the general exclusions.

The Beneficiary may claim only under subsection 1. or 2. above for the same event, not both.
The Beneficiary may claim only under Delayed departure or section 8 – Missed departure for the same event, not both.

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.

Education Fees: Accidental Death

Definitions:

Accidental Bodily Injury - means an identifiable physical injury caused by sudden, unexpected, external and visible means, and shall include unavoidable exposure to the elements.

Fee Payer – means the person or persons who are eligible to be covered under this Group Policy and who have entered into a contractual obligation with the Group Policyholder, or their representatives (including, for the avoidance of doubt, the Fee Payer's executors), and who is acting other than in the capacity of a trustee of a fund from which the fees are paid, to pay the Education Fees charged in respect of the attendance at the College/University/Language School of a Beneficiary.

Education Fees - The net amount (excluding extras) a Fee Payer is required to pay each term for the attendance at the College/ University/Language School of a Beneficiary.

This section provides limited additional cover and applies in combination with this Group Policy issued to the Group Policyholder. This section details additional cover provided for Education Fees in the event of the accidental death of a beneficiary or the fee payer.

In the event of the accidental death of a Beneficiary, the policy will reimburse the Group Policyholder for up to a maximum of three terms Education Fees that have been paid in advance by the Fee Payer and which are refunded by the Group Policyholder up to a maximum of £40,000 in total. This includes Education Fees for the full term in which the Beneficiary's death occurred.

In the event of the accidental death of a Fee Payer the policy will pay up to £40,000 in total to the Group Policyholder in respect of the Education Fees which the Fee Payer (or his/her estate) would otherwise have been obliged to pay the Group Policyholder in order that the Group Policyholder can provide a place for the Beneficiary whose Education Fees the Fee Payer was responsible for paying. A proportion of the payment will be made on a termly basis, for up to a maximum of five terms in total.

What is covered:

i) Beneficiary - if the Beneficiary sustains Accidental Bodily Injury during the Policy Term which solely and independently of any other cause, results within 12 Calendar months in the Beneficiary's death, we will reimburse the Group Policyholder for up to a maximum of three terms in respect of Education Fees paid in advance by the Fee Payer and which are refunded by the Group Policyholder up to £40,000 in total. This shall include Education Fees for the full term in which the Beneficiary's death occurred.

ii) Fee payer - if the Fee payer sustains Accidental Bodily Injury during the Policy Term which solely and independently of any other cause,

results within 12 Calendar months in the Fee Payer's death, we will pay up to £40,000 in total to the Group Policyholder in respect of the Education Fees which the Fee Payer (or his/her estate) would otherwise have been obliged to pay the Group Policyholder in order that the Group Policyholder can provide a place for the Beneficiary whose Education Fees the Fee Payer was responsible for paying. A proportion of the payment will be made on a termly basis, for up to a maximum of five terms in total.

What is not covered:

This Group Policy does not provide an indemnity or refund of any Education Fees:

1. Where death is directly or indirectly consequent upon:
    a) suicide or intentionally inflicted self-injury resulting in death
    b) death by natural causes.
2. Where the Fee Payer is aged seventy years or older at the date of death.
3. Under ii), for reimbursement of Education Fees already paid.
4. For anything mentioned in General exclusions applicable to all sections of the Group Policy.

Special conditions relating to claims:

1. Claims must be submitted to Us within three months of death.

COVID-19 Additional cover for Hospitalisation Benefits

Note: Medical epidemics and pandemics which are declared known events (including COVID-19) are excluded from the standard cover provided under all sections of your policy, other than under **Section 2 – Emergency medical and other expenses.** For additional clarity, a specific medical epidemic and pandemic exclusion has been added to the policy on this basis (General Exclusion 15).

This section provides limited additional cover and applies in combination with the International Student Studying in the UK Group Travel Insurance Policy, issued to the **Group Policyholder.**

This section details additional cover provided for Hospitalisation Benefits, caused directly by COVID-19, with cover commencing once the **Beneficiary** has lawfully entered the UK, having satisfactorily:

a) Cleared immigration into the UK, having complied fully with all relevant government and local authority travel requirements at point of departure on the trip and point of arrival into the UK, including, but not limited to, visa, vaccination, inoculation, health test and screening requirements and certification, and
b) Completed any period of self-isolation required on arrival into the UK

and applies only to trips where the scheduled return date is within 6 months of the scheduled arrival date into the UK.

COVID-19 Hospitalisation Benefit:

What is covered

If the **Beneficiary** is admitted to hospital in the **United Kingdom** as in in-patient whilst on a **Trip** during the **Period of Cover,** due to their being infected with COVID-19, **we** will pay £100 for every complete 24 hours the **Beneficiary** remains in hospital as an in-patient, up to a maximum of £1,400 in total.

Special Conditions

1. Cover is subject to the **Definitions, General Conditions** applicable to the whole **Group Policy, Claims Consitions, Important Conditions relating to health** and the **General Exclusions** applicable to all sections of the **Group Policy** (with the exception of General Exclusion 15, which will not apply to this cover extension).

2. The **Period of Cover** is automatically extended for up to 30 days in total (unless otherwise agreed in writing by **The Insurer**) in the event that the **Beneficiary's** return to their **Home Country** is unavoidably delayed, due to their being in self-isolation in the circumstances detailed in this endorsement.

3. If the **Beneficiary** is diagnosed by a **Medical Practitioner** and/or hospital as having COVID-19, or tests positive for COVID-19 using a UK government approved COVID-19 test, the test must be:

    a. self-administered and delivers results with or without laboratory analysis; or
    b. administered at a UK government approved / NHS test site; or
    c. administered by a private sector provider that has completed or is undergoing UKAS accreditation

4. In the event that the **Beneficary** needs to claim under these additional covers, they will need to provide a ccertificate issued by a **Medical Practitoner** or hospital confirming their admission to hospital as an in-patient, due to their being infected with COVID-19.

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Changes to cover

1.The following Definitions is incorporated within the Policy.

Coronavirus - COVID-19, SARS-COV-2 or any mutation or variation of these.

2.The following General Condition is applicable to all sections of the Group Policy
The **Beneficiary** must comply with all relevant government and local authority travel requirements at point of entry to and point of departure from each country and area that they are travelling from to and through during their **trip** including but not limited to visa, vaccination, inoculation, health test and screening requirements and certification.

3.General exclusions applicable to all sections of the Group Policy

General Exclusion 15. Is amended to read as follows:

15.A medical epidemic or pandemic. This exclusion shall not apply Under Section 2 – Emergency medical and other expenses if a **Beneficiary** contracts **Coronavirus** whilst on a **Trip** during the **Period of Cover**, however:

We will not pay for the following;

A. any costs incurred in relation to **Coronavirus** tests

B. any costs incurred as a result of the **Beneficiary** being quarantined

C. any costs where a **Beneficiary** tests positive for **Coronavirus** but does not require medical treatment or;

D. additional transport or accommodation expenses incurred by or on behalf of the **Beneficiary**;

i. exceeding £1,000 per **Beneficiary** where it is medically necessary for the **Beneficiary** to stay beyond their scheduled return date as a result of their being unfit to travel due to **Coronavirus**.

ii. If the **Beneficiary** is fit to travel, however is required to stay beyond their scheduled return date for any reason other than in i. above (for example, but not limited to, because their carrier refuses to transport them or they are unable to meet the entry requirements for their intended destination due to them testing positive for **Coronavirus**).

Special Conditions Relating to this Endorsement

1.Cover is subject to the policy definitions, the conditions which apply to the whole policy and the exclusions which apply to the whole policy.

2.In the event that the **Beneficiary** needs to make a claim under this endorsement, they must provide the following:

A. a certificate issued by a **medical practitioner** or hospital confirming that the **Beneficiary** had tested positive for and received medical treatment for **Coronavirus**, and;

B. receipts for medical treatment and for any additional travel and accommodation expenses incurred.

Definitions

Beneficiary/Beneficiaries - is extended to also include each person who is eligible to be covered under this Group Policy travelling on a Trip arranged by EC English and for which details have been provided to Us by the Group Policyholder.

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.

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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
- Registered with a Medical Practitioner in the United Kingdom if covered under this group policy for 6 months or more
- Travelling from and returning to their home country

Beneficiaries are an international student (or their immediate family) studying for a degree or other recognised qualification at a College or University in the United Kingdom or studying a language course at an Accredited Language School in the United Kingdom.

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) 1202 038 946	Mon-Fri: 8am to 8pm Sat: 8am to 4pm	www.howdengroup.com/uk-en/endsleigh-claims

How to make a complaint

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 Complaints Manager
Howden UK Brokers Limited,
Unit 2 Des Roches Square
Witney
OX28 4LE

by phone 01732 389915

by e-mail complaints.hubl@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:

- a consumer;
- 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);
- 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);
- 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;
- 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.

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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 One Creechurch Place, London, EC3A 5AF.

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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