

## HTS Total Ski – Endsleigh – 2019/2020 Organiser Letter

Dear Party Leader,

We are pleased to confirm that your group's travel insurance is provided under the HTS Total Ski Travel Insurance Policy with Endsleigh. Please read the following information and enclosed policy documents to ensure this policy is suitable for your trip.

### 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, group and personal money and group equipment
- A wide range of sports and activities covered including winter sports
- Cover includes all persons on a school trip including pupils, staff and voluntary helpers

### Key eligibility criteria and exclusions:

- Not available to anyone aged 71 or over
- Travellers must be registered under the healthcare system in their own country
- No cover under cancellation or curtailment charges, emergency medical expenses or personal accident relating to any reason set out under 'Important exclusions and conditions relating to health' unless both under 18 years of age and travelling within Europe - see below
- 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
- Each claim will be subject to a £100 excess wherever an excess applies other than any claims for loss of deposit under Cancellation or curtailment charges where a £10 excess applies

The table below displays a summary of the maximum amounts which are payable under each section. Please refer to the group policy wording and the statement of insurance for full details of the cover provided.

| <b>Insurance Summary</b>                                     |                            |                               |
|--|----------------------------|-------------------------------|
| <b>Benefits</b>  | <b>Maximum Amount</b>      | <b>Excess</b>                 |
| <b>Cancellation or curtailment charges</b>                   | £3,000                     | £100<br>£10 (loss of deposit) |
| <b>Emergency medical &amp; other expenses</b>                | £5,000,000                 |                               |
| Emergency dental treatment                                   | £250                       | £100                          |
| <b>Hospital benefit</b>                                      | £20 per day up to £200     | £0                            |
| <b>Personal accident</b>                                     | £25,000 (subject to age)   | £0                            |
| <b>Baggage</b>   |                            |                               |
| Baggage (Including valuables)                                | £1,500 (£1,250 under 18s)  |                               |
| a) Single article, pair or set limit                         | £250                       | £100                          |
| b) Valuables limit in total                                  | £250                       |                               |
| Group Equipment  | £500                       |                               |
| Baggage delay  | £250                       | £0                            |
| <b>Personal money, group money, passport &amp; documents</b> |                            |                               |
| 1. Group money   |                            |                               |
| a) Currency, notes and coins                                 | £5,000 (£1,000 per leader) |                               |
| b) Other group money and documents                           | £350                       |                               |
| c) Emergency funds   | £5,000 (£1,000 cash limit) |                               |
| 2. Passport or visa  | £350                       | £100                          |
| 3. Personal money  |                            |                               |
| a) Currency, notes and coins                                 | £350                       |                               |
| b) Currency, notes and coins (aged under 18)                 | £200                       |                               |
| c) Other personal money and documents                        | £500 (£250 under 18s)      |                               |

| Insurance Summary                               |                            |        |
|---|----------------------------|--------|
| Benefits  | Maximum Amount             | Excess |
| <b>Personal liability</b>                       | £2,000,000                 | £100   |
| Group leader                                    | £5,000,000                 | £100   |
| <b>Delayed departure</b>                        |                            |        |
| 1. Delay  | £20 per 12 hrs up to £100  | £0     |
| 2. Cancellation of trip                         | £3,000                     | £100   |
| <b>Missed departure</b>                         | £1,000 (£500 Europe trips) | £0     |
| Weather delay - Europe                          | £310                       |        |
| Weather delay - Worldwide                       | £490                       |        |
| <b>Overseas legal expenses &amp; assistance</b> | £25,000                    | £0     |
| Aggregate limit                                 | £25,000                    |        |

| Winter Sports Benefits            | Maximum Amount         | Excess |
|-----------------------------------|------------------------|--------|
| <b>Ski Equipment</b>              | £400                   | £100   |
| Single article, pair or set limit | £250                   |        |
| <b>Hire of ski equipment</b>      | £20 per day up to £100 | £0     |
| <b>Ski pack</b>                   |                        |        |
| a) Injury or illness              | £40 per day up to £280 | £0     |
| b) Lost pass                      | £250                   | £100   |
| <b>Piste closure</b>              | £35 per day up to £200 | £0     |

**Making a claim or request assistance in the event of medical emergency:**

All medical claims are handled by our emergency assistance service who operate a 24/7 operation for medical emergencies. Contact the 24 hour Emergency Assistance Service on telephone number: +44 (0)1243 621 058.

In the event of a serious illness or accident which may lead to in-patient hospital treatment please ensure you or someone acting on your behalf contact the Emergency Assistance Service as soon as possible. The service operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses.

**Making a claim (not a medical emergency):**

All non-medical claims are handled by an agent acting on behalf of your insurer – telephone number +44(0) 1202 038 946

**Alternatively:**

Email: [claims@cegagroup.com](mailto:claims@cegagroup.com) or

Web: The claim centre is - [www.endsleigh.co.uk/claim-centre/](http://www.endsleigh.co.uk/claim-centre/)

The travel claim form - [www.endsleigh.co.uk/personal/travel-insurance/forms/travel-claim-form/](http://www.endsleigh.co.uk/personal/travel-insurance/forms/travel-claim-form/)

Claims should be made as soon as possible after the date of the incident for which the beneficiary is claiming. Claims must be made within 31 days of the incident.

Finally, the attached document can be used as a guide to the 'Important Conditions Relating to Health'. The document does NOT need to be completed and returned to Endsleigh.

We wish you and your group a safe and enjoyable trip.

Travel Team  
Endsleigh Insurance Services Limited.

**The following is to be used as a guide to the ‘Important Conditions Relating to Health’ and does NOT need to be completed and returned to Endsleigh.**

If you are under 18 years of age and travelling within Europe you are exempt from the Important Conditions Relating to Health detailed in the group policy and any pre-existing health conditions will be automatically covered. All other travellers must comply with the following conditions to have full protection under this group policy:

For the purposes of this policy a **Medical Condition** is defined as any disease, illness or injury.

**It is a condition of this policy that you will not be covered for any claims arising directly or indirectly from:**

**At any time:**

1. Any **Medical Condition** you have in respect of which a medical practitioner has advised you not to travel or would have done so had you sought his/her advice.
2. Any **Medical Condition** for which you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice.
3. Any **Medical Condition** for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
4. Your travel against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

Please answer the following questions to check whether we can offer to cover any claims (under sections 1, 2 and 3 of the policy wording) arising from any pre-existing **Medical Condition**:

**At the time of taking out this policy/being accepted for cover:**

1. Do you have, or have you had, any **Medical Condition** which has:

a. resulted in any symptoms or diagnosis during the last 12 months;  Yes  No  
or for which:

b. there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months;  Yes  No

2. Do you have, or have you had, any **Medical Condition** which:

a. is awaiting an operation, hospital consultation (other than for regular check-ups), or other hospital treatment or investigation;  Yes  No

b. within the last 6 months, been seen by a specialist (other than for regular check-ups), had an operation or other hospital treatment or investigation;  Yes  No

c. have received a terminal prognosis;  Yes  No

d. have not had a diagnosis (i.e. symptoms for where the underlying cause has not yet been established)?  Yes  No

3. Are you aware of any circumstances that could reasonably be expected to give rise to a claim on this policy?  Yes  No

**If you have answered ‘Yes’ to any of the questions above unfortunately you will not have full protection of your policy.** If you do not comply we may not be able to consider your claim or may reduce the amount of any claim payment. Please note that claims that are **not** directly or indirectly related to your Medical Condition will still be considered (in accordance with the terms and conditions of the policy).

Please note that if you make a claim due to a pre-existing medical condition of a close relative or close business associate, there will be no cover if their medical conditions are as described in point 1. and 2. above, at the time of you taking out the policy/being accepted for cover.

**For full terms and conditions please refer to the Section – “Important Conditions Relating to Health” in your policy wording.**

Unfortunately Endsleigh are not able to provide alternative cover for pre-existing medical conditions not covered under this group policy and this will need to be obtained elsewhere from a specialist provider.