



Group Policy Travel Insurance Endorsement

Group Policy underwritten by Zurich Insurance plc.

Policy Number: SG9 0115808

Group Policyholder: HTS Total Ski

Policy Term: For bookings made between 1st January 2021 until 31st December 2021 with all travel having been completed no later than 36 months from the group policy issue date stated in the Statement of Insurance.

Group Policy Endorsement

This endorsement forms part of the Group Policy. This is an important document which should be read in conjunction with the Group Policy and kept with all other Group Policy documents.

The **Group Policyholder** must give a copy of this endorsement to each eligible **Beneficiary** at the time they are accepted for cover under the Group Policy.

Details of changes to the Group Policy are shown below. These changes are included for all **Beneficiaries** who are eligible to be covered under the Group Policy.

Changes to Cover

General exclusions applicable to all sections of the Group Policy

We will not pay for claims arising directly or indirectly from or in connection with a medical epidemic or pandemic, provided that this exclusion will not apply under Section 2 – Emergency medical and other expenses.

COVID-19 Additional cover for Cancellation and curtailment charges

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 and is amended by this endorsement.

We are pleased to be able to provide specific additional cover for **UK Resident Beneficiaries** own Cancellation charges if they have to cancel their participation in a **Trip** due to their having been diagnosed with, or tested positive for, Covid-19 as detailed below.

What is covered

We will reimburse the **Beneficiary** up to the amount stated in the **Statement of Insurance** for their irrecoverable unused travel and accommodation costs and other pre- paid charges which the **Beneficiary** has paid or is contracted to pay together with any reasonable additional travel expenses incurred if:

1. cancellation of the **Beneficiary's** participation in the **Trip** is necessary and unavoidable as a result of the **Beneficiary** being

- a) admitted to hospital due to being infected with Covid-19 up to 28 days before they are due to commence their **trip**; or
 - b) diagnosed by a **medical practitioner** and/or hospital as having tested positive with Covid-19 up to 14 days before they are due to commence their **Trip**; or
 - c) in self isolation on the date that they are due to commence their Trip, having been personally instructed to do so by NHS Test and Trace or the NHS COVID-19 app as a result of having tested positive for Covid-19 using a UK government approved Covid-19 test
 - i. that is self administered and delivers results with or without laboratory analysis; or
 - ii. administered at a UK Government approved / NHS test site; or
 - iii. administered by a private sector provider that has completed or is undergoing UKAS accreditation.
2. curtailment of the **Beneficiary's** participation in the **Trip** is necessary and unavoidable due to the **Beneficiary** testing positive for Covid-19 using a **UK** government approved Covid-19 test administered by a private sector provider, after commencing their **Trip** and prior to boarding their pre-booked outbound transport, provided that the test provider has completed or is undergoing UKAS accreditation.

What is not covered

Any claim where

1. The Beneficiary is not a **UK** resident.
2. at the time the **Beneficiary** is due to commence their **Trip**:
 - a. they are not legally able to
 - i. leave the area in which they are staying; and/ or
 - ii. travel to their intended destination and/or
 - b. their travel and/or accommodation arrangements had already been cancelled by the travel agent, tour operator, public transport carrier or any other provider of transportation and/or accommodation.

Special Conditions

1. Cover is subject to the Definitions, General conditions applicable to the whole Group Policy, Claims Conditions, Important conditions relating to health and the General exclusions applicable to all sections of the Group Policy.
2. If the **Beneficiary** had Covid-19, suspected they had Covid-19 or were in quarantine or self-isolation due to Covid-19 at the time of booking their **Trip** or taking out this cover (whichever is later), the additional cover provided under this endorsement will not apply until the **Beneficiary** has tested negative for Covid-19 or fully recovered from Covid-19 or completed their quarantine or self-isolation with no ongoing symptoms of Covid-19
3. 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.
4. In the event that the **Beneficiary** needs to make a claim under this endorsement, they will need to provide (as appropriate) either
 - a certificate issued by a **medical practitioner** or hospital confirming their admission to hospital or diagnosis with Covid-19; or
 - evidence that they had been instructed by the NHS to be in self isolation at the time their **Trip** is due to commence; or
 - confirmation from a private sector provider that they had tested positive for Covid-19 and evidence that the provider or the **Beneficiary** had registered the result with the NHS within 24 hours.