Statement of Insurance

Group policy travel insurance

International student

Group policyholder:	**Suzanne Sparrow Plymouth Language School**	**Group policy issue date:**	**01/06/2026**
Policy number:	**BI9 0000575**	**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	Suzanne Sparrow Plymouth Language School
Address	Corrofell, Yealm Road, Newton Ferrers, Plymouth, Devon, PL8 1BL, United Kingdom

Cover

Policy term	For bookings made between 22/06/2026 until 21/06/2027 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.

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**	£3,000	£50
	Aggregate Limit	£50,000	
	Excursions	£250	
2	**Emergency medical & other expenses**	£2,000,000	£50
	Emergency dental treatment	£500	
3	**Private medical emergency cover**	no cover	-
4	**Personal accident**		£0
	i. Death benefit (aged 18 and under)	£1,000	
	Death benefit (aged 19 to 64)	£30,000	
	Death benefit (aged 65 and over)	£1,000	
	ii. Loss of limbs or sight (aged under 65)	£30,000	
	iii. Permanent total disablement (aged under 65)	£30,000	
5	**Baggage**		
	Baggage (including valuables)	£1,000	£50
	a) Single article, pair or set limit	£200	
	b) Valuables limit in total	£300	
6	**Personal money, passport & documents**		£50
	1. a) Currency notes and coins	£100	
	b) Other personal money and documents	£100	
	2. Passport or visa	£500	
7	**Personal liability**	£1,000,000	£100
8	**Missed departure**	£250	£50
9	**Overseas legal expenses & assistance**	£10,000	£0
	Aggregate limit	£50,000	
10	**Course fees**	£8,000	£50
	Professional counselling	£300	

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.

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.

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.

Changes to cover:

Introduction

Residency

This **Group Policy** is also available to **United Kingdom** residents if the **Beneficiary** is 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**. The **Beneficiary** must be registered with a medical practitioner in the United Kingdom. To be eligible for cover, the **Beneficiary** must have pre-booked a trip away from their **Home** to undertake the study course.

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.

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 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:

- 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.

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.

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 St James House, St James Square, Cheltenham, GL50 3PR. Howden Insurance Services Limited is owned by Howden Limited which is a member of Howden UK Brokers 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.