



Group Policy Travel Insurance Endorsement

Group Policy underwritten by Zurich Insurance plc.

Group Policyholder: Hagan's Leisure

Policy Number: NS9 0048942, NS9 0048959, NS9 0048967

Policy Term: For bookings made between 16th December 2020 until 30th November 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

COVID-19 Additional cover for Cancellation or curtailment charges

Note: Medical epidemics and pandemics are excluded from the standard cover provided under your policy. Covid-19 was previously excluded as a known event however for additional clarity a specific medical epidemic and pandemic exclusion has been added to the policy.

We are pleased to be able to provide specific additional cover for Cancellation or curtailment charges due to Covid-19 as detailed below, provided that:

1. at the time of the Beneficiary booking their trip or taking out this cover (whichever is later):
 - a) the Foreign, Commonwealth & Development Office or equivalent government or national authority, or the World Health Organisation were not advising against all travel or all but essential travel to the area in which the Beneficiary is due to travel or stay during their trip; and
 - b) the Beneficiary:
 - i. has no generally recognised symptoms of Covid-19 and/or
 - ii. is not currently diagnosed with Covid-19; and/or
 - iii. is not in quarantine or self-isolating due to Covid-19; and/or
 - iv. has not received notification that they have had exposure to someone who is suspected of having or has been diagnosed with Covid-19.
2. at the time the Beneficiary is due to commence their trip:
 - a) they are legally able to leave the area in which they are staying; and
 - b) their travel and/or accommodation arrangements have not already been cancelled by the travel agent, tour operator, public transport carrier or any other provider of transportation and/or accommodation.

What is covered

We will pay up to the amount stated in the Statement of Insurance for each Beneficiary, if they have to necessarily and unavoidably either:

- cancel their trip before it starts; or
- cut short their trip before it is due to end.

We will pay for unused travel fare, accommodation expenses and/or other associated pre-paid charges including excursions, which have been paid or are contracted to be paid (including deposits the Beneficiary has already paid), if they cannot get them back from any other source, if the Beneficiary or any person with whom the Beneficiary is travelling, is:

1. diagnosed with Covid-19 up to 14 days before departure (or admitted to hospital up to 28 days before departure or at any time during their trip due to Covid-19).
2. a) quarantined on the advice of a treating medical practitioner
b) self-isolating as a result of a personally and officially received track and trace notification
due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19 at the time the Beneficiary's trip is due to commence or for more than 24 hours continuously during their trip.
3. denied boarding booked transport on their outward journey by a public transport carrier as a result of failing pre-boarding Covid-19 checks.

Special Conditions

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 will need to provide (as appropriate) either:
 - A. a certificate issued by a Medical Practitioner confirming symptoms or a diagnosis of Covid-19 or suitable evidence of instructions to self-isolate via an official track and trace programme; or
 - B. written confirmation from the public transport carrier of boarding being denied.

Policy definitions, general conditions and general exclusions apply to the whole of this Group Policy and all levels of cover.