



Part of **HOWDEN**

Group Policy Travel Insurance Endorsement

Group Policy underwritten by Zurich Insurance plc.

Policy Number: BY9 0000163

Group Policyholder: Equity Inspiring Learning Limited

Policy Term: For bookings made between 25/09/2024 until 24/09/2025 with all travel having been completed no later than 36 months from the group policy issue date.

Group Policy Endorsement

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

These changes are included for Beneficiaries who are eligible to be covered under the Group Policy and have paid the appropriate additional premium.

Changes to Cover

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 6 – Personal liability for pursuit of any business, trade, profession or occupation.

The following list details the sports and activities that this group policy will cover in addition to those listed as standard in the group policy wording.

The category 2 sports and activities option has been selected:

Please note that cover under section 6 – Personal liability is excluded where a beneficiary is participating in any sport or activity marked with *.

Category 2 activities: abseiling (within organisers guidelines), american footballing, bamboo rafting, *blookarting, bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment), canoeing (up to grade 3 rivers), canyoning, cycling (racing), expeditions up to 6,000 metres above sea level (professionally escorted tours only), flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft), football (amateur only and main purpose of the trip), gliding, gorilla trekking

(professionally escorted tours only), gymnastics, hang gliding, heptathlon, high diving, hockey, judo, kayaking (up to grade 3 rivers), karate, lacrosse, marathon running, microlighting, motorcycle touring off road (no racing), off road 4x4 driving (no racing), paragliding, parasailing - over water, power boating, rap jumping (within organisers guidelines), rugby, scuba diving to max depth 40 metres below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor), street hockey (wearing pads and helmets), trekking between 2,501 to 3,500 metres above sea level, trekking between 3,501 to 6,000 metres above sea level (professionally escorted tours only), triathlon, via ferrata, white water rafting up to level 4 (within organisers guidelines).

The category 2 and winter sports and activities options have been selected:

ice hockey, skiing - cross country, skiing – Nordic, snow biking, snow bobbing, snow carting (no personal liability cover), snow mobiling, snow scooting.

Supplementary sports and activities

- Ski parks (wearing helmets, under supervision of a trained instructor and no competitive or timed events)
- Ice walk (for walking tour - professionally organised and supervised, recognised paths, full safety equipment and training given)

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

Additional Premium Payment

There is an additional premium for this endorsement and cover is only applicable if the appropriate premium has been paid.

This endorsement forms part of the Group Policy. 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.