

ENDSLEIGH

independent insurance for career people

school group travel insurance policy

understanding your insurance

‘Cooling Off’ Cancellation Rights

You are entitled to a 14 day cooling off period from the time you receive Your Policy documents. Within this period you can cancel your policy without incurring an administration fee. We will refund your premium less a charge for the time you have been insured, unless your policy has been terminated following a claim, in which case no refund will be due.

This Policy Book Explained

Your Endsleigh Travel Insurance Policy is made up of the Policy Summary, Your Schedule and this Policy Book. Your Schedule shows the start and end dates of Your cover, the premium You have paid and any special terms which may apply to Your cover. This Policy Book tells You exactly what is and what is not covered and lays out all the conditions You must comply with in order to make a claim.

Your Insurer

Goudse Schadeverzekeringen N.V, a Non Life Insurer, of Bouwmeesterplein 1, Gouda, The Netherlands, has underwritten Your policy with limited liability. Endsleigh Insurance Services Ltd will act as an agent for Goudse Schadeverzekeringen N.V when holding monies owing to this Insurer paid by You (Premium) and when holding monies owing to You paid by this Insurer (such as Claims and Cancellations).

Your Contract of Insurance

Your Travel Insurance Policy is governed by English law. English law will also apply prior to the conclusion of your contract of insurance. Your contract of insurance and all communications before and during your contract of insurance will be provided in English.

We insure You for the period shown in the Schedule in return for payment of the premium. You should pay particular attention to the General Conditions and General Exclusions on pages 9-11. The Legal Expenses has its own additional conditions which apply together with the General Conditions.

You must tell Us immediately if any of the information given to Us on the proposal form changes, as failure to do so may invalidate this cover.

How to make a Complaint

If you wish to register a complaint you can contact us:-

by telephone 0800 085 8698
by post Customer Liaison Department
Endsleigh Insurance Services Ltd.
Shurdington Road,
Cheltenham, GL51 4UE

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service at the following address:-

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

tips and advice for your trip

health advice

- E111 Forms – These are obtained from the Post Office and provide Reciprocal National Health care in any European Union country. Once You have this form it can be taken on as many trips abroad as You wish.
- Flying during pregnancy – Some airlines refuse to accept passengers who are more than 28 weeks pregnant, be sure to check before You depart.
- If You take regular medication, take an extra supply and keep it with You in case Your Luggage is lost, also take a Doctors note as a precaution to explain what the medication is for in case You are stopped by customs.

criminal incidents

- Report any incident to the local Police within 24 hours of the incident occurring and insist they provide You with a report.
- The majority of personal possessions claims are as a result of baggage being left unattended at airports, railway stations, beaches, etc. Ensure You take proper care of Your belongings to avoid Your claim being refused.
- **NEVER** carry any parcels or Luggage through customs or across borders for other people, and be aware of briefcase/Luggage switches in busy airports.
- The British Consulate, situated in most capital cities, should be contacted if You are arrested. They can:
 - issue an emergency passport to get You back to the UK.
 - contact family and friends and offer advice on transferring funds to You from the UK.
 - in an Emergency, advance £100 against a sterling cheque supported by a bankers card.
 - offer advice about local lawyers and the local legal and prison systems.

For up to date information on circumstances affecting Your safety in over 130 countries visit the Foreign & Commonwealth Travel Advice website at <http://www.fco.gov.UK> or telephone 0171 238 4503/4504.

tourism concerns

- Worldwide Fund for Nature – 01483 426 444 – Get advice about products from endangered species in the Country You are travelling to.
- Tourism Concern – 0171 753 3330 – Environmental concerns about tourism.
- 24 hour travel clinic helpline run from the Hospital for Tropical Diseases, (0839) 33 77 33
- Health Literature line, (0800) 555 777.

Make sure You take this Policy Book with You and understand the procedures to carry out in an emergency

important definitions

These words are defined for Your understanding and always have the same meaning. Wherever they appear in the Policy Book, they will have an initial capital letter to remind You of their importance.

Accident

External, violent and visible event resulting in injury to You or damage to Your property.

Air Rage

The act of an individual committing a crime whilst on board the aircraft which results in the perpetrator being handed to and detained by local police or equivalent authorities on the landing of the aircraft.

Cancellation

Where Your Trip arrangements are cancelled prior to travel.

Dangerous Sports

Sports in this category are not covered, for a full list please see Your Schedule.

Europe

This means all countries within the European Union, countries bordering the Mediterranean, Baltic and Black Seas and the Commonwealth of Independent States as far east as the Ural Mountains.

Home

Your residential address in the UK.

ISIS Assistance

Our appointed Emergency Assistance Company who You contact in the event of a Medical Emergency, see “What to do in a Medical Emergency” Page 7.

Luggage

Your clothing, carrying cases and containers, and all personal belongings taken with You or bought during Your travel abroad.

Medical Practitioner

A registered practising member of the medical profession who is not related to You or any person travelling with You.

Money

Coins or bank notes in current circulation, cheques, travellers cheques, gift vouchers, postal orders.

Period of Insurance

The period of time for which You are covered by this insurance as stated on Your Schedule. Cover for Cancellation under Section 4A commences from the date of issue shown on Your Schedule and expires upon commencement of Your outward journey

Public Transport

Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft, Sea Vessel.

Policy

This comprises Your Schedule, Your Travel Insurance Policy Book and any Endorsements

Pre-Existing Medical Condition

Any disability or medical condition which You have suffered from or been diagnosed with up to 12 months before arranging cover.

What is covered –

- Any Pre-Existing Medical Condition which You have suffered from or were diagnosed with for more than 12 months before arranging cover and which You have effective control of through regular drug treatment.
- Severe allergic reactions requiring emergency medical treatment.

What is not covered –

- any drugs You need to control the Pre-Existing Medical Condition on a regular basis.
- hospitalisation or treatment of any kind which You could reasonably have anticipated at the time of arranging cover.
- outpatient treatment.
- ongoing regular therapy or treatment of any kind.

Relative

parent, sister, brother, partner, daughter, son, grandparent, grandchild, step-parent, step-child, step-brother, step-sister, parent-in-law, son-in-law, daughter-in-law.

Redundant

The loss of permanent paid employment following a decision by Your employer (other than when You are self-employed) after a continuous working period of 6 months with the same employer, when You are over 18 and under 65.

Schedule

The document detailing the sections of Your Travel Insurance Policy which are operative in Your case, Your sums insured for each category and any special terms and conditions which may apply to Your Policy.

Sporting Activities

You are covered for most Sporting Activities, Your Schedule shows which sports You are not covered for and those which have cover limitations imposed.

Sum Insured

Each section of cover has a corresponding Sum Insured, this is the maximum amount We will pay for a claim under that section.

Total Permanent Disablement

Where disablement entirely prevents You from attending to business or occupation of any and every kind, and which exists for 12 months and is beyond hope of reasonable improvement.

Travel Documents

passports, pre-booked tickets on public transport, tickets for pre-booked excursions and trips, ski passes, admission tickets, student rail/coach cards, phone cards, green cards all belonging to You.

Trip

Your travel during the Period of Insurance.

UK

Means United Kingdom – England, Wales, Scotland, Northern Ireland and the Channel Islands.

Valuables

Furs, watches, telescopes, binoculars, audio and video and photographic and computer equipment, precious metals and stones or items made from precious metals and stones, jewellery, musical instruments, CDs, sunglasses, sports equipment, and tools.

We/Us/Our/the Insurer

Goudse Schadeverzekering NV and/or Endsleigh acting on its behalf.

You/Your/the Insured

You and any person named on the Schedule or all members of Your party if this Policy is covering a group.

how to make a claim

A. What to do in a Medical Emergency

- Make sure You have Your Policy number with You, this is recorded on the top of Your Schedule.
- Please have available the name, address and telephone number of the hospital or attending Medical Practitioner.
- Please have available the name and number of anyone You would like Us to contact in the UK.
- Contact Our 24 hour medical helpline, ISIS Assistance on 02087 628 015.
- For transmission of urgent medical documents please use Fax. No. 02087 487 744.
- Medical claim forms may be completed by You, the Medical Practitioner who has treated You, or the Hospital at which You received treatment. There is a claim form on page 19, and advisory notes for Your Medical Practitioner in four languages on page 21.

This helpline is provided to offer help and advice for Medical Incidents only – please do not use this for Luggage or minor claims.

ISIS Assistance aim to provide any help necessary with Your medical problem, such as arranging hospital treatment, providing assurance of payment to hospitals and monitoring long term treatment.

B. Hospitalisation or Visiting a Doctor in the USA or Canada

You must contact ISIS Assistance on the following number before visiting a doctor or if You expect to be hospitalised in a medical centre in the USA. If You do not notify them immediately You may lose Your right to reimbursement of the expenses.

ISIS Assistance, 8930 State Road 84, Box 315, Davie, FL33324

Tel. +1 888 422 4747 (toll free within USA and Canada)

Tel. +1 9543708468 (collect call from outside the USA).

Fax. +1 9543708130

Neither We nor ISIS Assistance shall be responsible for the availability, quality, or results of any medical treatment or the failure of the insured to obtain medical treatment. In addition, any expenses incurred by Us or ISIS Assistance, which arise in circumstances not covered by the Policy, shall be recoverable in full from You, and this is a condition on which the Policy Book is issued.

C. On the Spot Payment of Medical Claims Whilst You are Still Abroad

Alternatively, if You need immediate reimbursement for a medical claim You may visit any ISIS branch. There is a branch in most countries world wide and their addresses are printed at the back of this Policy Book. The same conditions for making a claim apply if You claim by this method and You will still pay the first £30 of every claim.

D. Other Claims

- Read the General Conditions and Exclusions on pages 16-17 to make sure You comply with the Policy Book before claiming.
- Ensure that You have obtained everything You need to make a claim from the list entitled “What We need from You” at the bottom of this page.
- Contact:-
Endsleigh Claims Service
P.O. Box 432
Cheltenham Spa
Gloucestershire
GL50 3YD
Tel. (0870) 241 3070 Fax. (01242) 866 957

E. What We Need from You

We need certain information from You before We can make any claims payments. All claims should be supported by:-

- Full details of the circumstances leading up to and resulting in the event giving rise to a claim.
- Receipts, bills, valuations or repair estimates as appropriate for claims for luggage, travel documents, or medical expenses.
- Police Reports in support of claims for theft or loss, incidents must be reported to the police within 24 hours.
- Irregularity reports from carriers where baggage is lost together with flight tickets and baggage tags.
- Repatriation claims will need to be supported by a medical certificate with reasons why repatriation was necessary.
- Curtailment claims must also be supported by documented proof for the reason why the Trip has had to be cut short.
- Booking invoice/receipts, Cancellation invoice and medical certificate in support of Cancellation claims.
- Full details of Accident, injury or illness and early prognosis for personal Accident claims.
- Written confirmation of when and how delay occurred from the carrier/tour operator together with receipts or accounts of expenses incurred where claims are made for Public Transport service interruption.

Although everything possible will be done to deal with a claim without further correspondence, the claims department reserve the right on behalf of the Insurers to request further information or completion of a more appropriate claim form where necessary.

section 1 – death and permanent disablement

PART A – ACCIDENTAL DEATH

Sum Insured: £5,000.

The Sum Insured is payable in the event of Your death resulting solely from accidental bodily injury by external, violent and visible means including exposure, during the Period of Insurance.

PART B – DEATH AS A RESULT OF SICKNESS

Sum Insured: £2,000.

The Sum Insured is payable in the event of Your death within the Period of Insurance caused by illness unforeseen at the time of arranging cover.

PART C – PERSONAL ACCIDENT

Sum Insured: £30,000.

If You suffer accidental bodily injury by external, violent and visible means, including exposure, a payment will be made up to the following levels of indemnity:–

Total Permanent Disablement	£30,000
For permanent loss of or permanent loss of use of:	
Visual power of both eyes	£24,000
Right Arm	£18,000
One Leg	£15,000
Left Arm	£15,000
Right Hand	£15,000
Left Hand	£12,000
Auditive Power of Both Ears	£12,000
One Foot	£12,000
Visual Power of One Eye	£6,000
Right Thumb	£6,000

Left Thumb	£4,500
Auditive Power of One Ear	£4,500
Right Forefinger	£3,000
Left Forefinger	£2,400
Right Little Finger	£1,800
Left Little Finger	£1,500
Right Ring or Middle Finger	£1,500
Left Ring or Middle Finger	£1,200
Big Toe	£900
Other Toe	£600
Maximum Payable	£30,000

The Maximum Payable applies to any combination of injuries notwithstanding their aggregate value.

Where partial permanent loss arises, a proportionate payment will be calculated based upon an independent medical examination where necessary.

A payment will not be made in the event of loss of use, other than by severance, until the loss of use shall have lasted for two years from the date of the injury, and at the end of that time be beyond likelihood of any improvement, except at the discretion of the Insurers.

If You are left handed, any benefit specifying right or left shall be reversed.

The following limitations apply to Section 1:

- (i) No Cover applies under Parts A, B and C to any person aged 66 years or more when Cover was arranged.
- (ii) Cover under Parts A and B is limited to 50% of the Sum Insured for any person aged 15 years or less when Death occurs.

The following exclusions apply to Section 1:

Cover does not apply to occurrences arising from or directly or indirectly connected with:-

- (a) Dangerous Sports;
- (b) Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged;
- (c) pregnancy or childbirth;
- (d) mental or nervous illness, anxiety, sexually transmissible conditions, occurrences attributable to the effects of alcohol or drugs, suicide or attempted suicide, wilful exposure to needless peril, farm or industrial machinery unless working on a Kibbutz, or any pastime involving exceptional risk of accident;
- (e) expense arising from illness or injury where You:-
 - (i) travelled against a doctors advice,
 - (ii) travelled to obtain medical treatment,
 - (iii) received treatment which was known to be required at the time of departure from Home,
 - (iv) are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home,
 - (v) have received a terminal prognosis;
- (f) any claim relating to a medical condition for which You received treatment in the 12 months prior to arranging Cover.

section 2 – medical and other related expenses

PART A – MEDICAL EXPENSES

Sum Insured: £1,000,000

We will indemnify You in respect of strictly necessary emergency medical, surgical, hospital, nursing home and ambulance costs (including air ambulance where authorised by ISIS Assistance) incurred as a result of injury, illness or death arising during the Period of Insurance.

PART B – ADDITIONAL REPATRIATION COSTS

Sum Insured: £3,000

We will pay extra costs incurred by You where it is necessary for You to return Home early following:

- (i) serious injury or illness covered under Part A of this Section.

We will not make any payment unless the need for Your return Home has been confirmed in writing prior to Your return by a qualified medical practitioner in the country where the injury or illness arose;

- (ii) sudden and unanticipated serious illness, injury or death of Your husband, wife, parent, parent-in-law, child, brother, sister, fiancé or close business associate during the Period of Insurance.

We will not pay any costs unless the need for You to return Home is confirmed in writing by a qualified medical practitioner within 7 days of Your return.

PART C – THIRD PARTY HOTEL AND TRAVELLING EXPENSES

Sum Insured: £3,000

We will pay the reasonable additional accommodation and travelling expenses incurred by one close relative or friend who is required by necessity to travel to any place where You are

hospitalised, to remain with You while You are hospitalised or to travel Home with You.

We will not make any payment unless the need to be with You is confirmed in writing by a qualified medical practitioner in the country where Your injury or illness arose or where You are hospitalised.

PART D – BURIAL OR REPATRIATION OF MORTAL REMAINS

Sum Insured: £3,000

We will pay reasonable charges in the event of Your death for burial or cremation in the locality where death occurs up to a limit of £1,000 or the cost of transport Home of Your body or ashes up to the Sum Insured.

PART E – DENTAL CHARGES

Sum Insured: £250

We will pay for strictly necessary emergency dental charges incurred only for the immediate relief of pain.

PART F – REPLACEMENT OF GROUP LEADER

Sum Insured: £5,000

Important: This Part is only operative for purchasers of Endsleigh Group Travel insurance.

We will pay the additional cost incurred in replacing, if strictly necessary and unavoidable, a Group Leader where a claim from a Group Leader has arisen and is covered by Part A or B.

The following exclusions apply to Section 2:

Cover does not apply to occurrences directly or indirectly arising from or connected with:–

- (a) Dangerous Sports;

- (b) Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged;
- (c) pregnancy or childbirth;
- (d) mental or nervous illness or anxiety, sexually transmissible conditions, occurrences attributable to the effects of alcohol or drugs, suicide or attempted suicide, wilful exposure to needless peril, farm or industrial machinery unless working on a Kibbutz, or any pastime involving exceptional risk of accident;
- (e) surgery or medical treatment which could be reasonably delayed until Your return Home;
- (f) medical or related expense arising more than 12 months after the occurrence of the injury or illness to which the claim relates;
- (g) the cost of any repatriation arrangements not authorised by ISIS Assistance;
- (h) any medical or related expense in the country where you normally reside or where the Cover was arranged, except under Part C;
- (j) expense arising from illness or injury where You:–
 - (i) travelled against a doctors advice,
 - (ii) travelled to obtain medical treatment,
 - (iii) received treatment which was known to be required at the time of departure from Home,
 - (iv) are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home,
 - (v) have received a terminal prognosis;
- (k) any claim relating to a medical condition for which You received treatment in the 12 months prior to arranging Cover;
- (l) telephone charges and taxi fares except where the taxi is used as an ambulance;
- (m) dental charges of any description except under Part E;
- (n) chiropractic, osteopath or acupuncture treatment;
- (o) physiotherapy treatment unless strictly necessary and prescribed by a doctor;
- (p) vaccinations and optical prescriptions;
- (q) treatment in a private hospital if it is practical and medically advisable that treatment can be provided in a ward of a public hospital;
- (r) expense which You would have incurred in the normal course of the holiday/journey.

section 3 – possessions and travel documents

PART A – LUGGAGE AND PERSONAL EFFECTS

Sum Insured: £800

We will indemnify You by payment, or at Our option, by repair, reinstatement or replacement, with allowance for wear and tear and depreciation, in the event of loss or accidental damage to Your Possessions.

The following limitations apply to Part A:

- (i) £200 for any individual item or items making up a pair or set
- (ii) £300 in total for Valuable Articles including those subject to a £200 limit.

PART B – PASSPORTS, TICKETS AND TRAVEL DOCUMENTS

Sum Insured: £200

We will indemnify You in respect of loss or damage to passports, travel documents or tickets, for which free duplicates are not available, together with reasonable costs incurred in obtaining replacements.

Cover is limited to £100 for any individual item, including costs incurred.

PART C – GROUP EQUIPMENT

Sum Insured: £750

Important: This Part is only operative for purchasers of ISIS Group Travel insurance.

We will indemnify You by payment, or at Our option, by repair, reinstatement or replacement, with allowance for wear, tear and depreciation, in the event of accidental loss of or accidental damage to equipment accompanying the Group on its journey.

PART D – GROUP MONEY

Sum Insured: £500

Important: This Part is only operative for purchasers of Endsleigh Group Travel insurance.

We will indemnify Group Leaders in respect of loss or damage to Money, while:–

- (a) being physically carried on the person of a Group Leader;
 - (b) left in a hotel safety deposit box;
- during the Period of Insurance.

No cover applies to Money held by individual Group members

The following exclusions apply to Section 3:

Cover does not apply in respect of:–

- (a) wear and tear, depreciation, moth, vermin, mechanical or electrical breakdown, any process of cleaning or restoration or alteration, atmospheric or climatic conditions or any gradually operating cause;
- (b) breaking of china, pottery, glass or other brittle articles, other than photographic and telescopic lenses;
- (c) delay, detention or confiscation by Customs or other officials;
- (d) loss or damage to sports equipment whilst in use;
- (e) contact or corneal lenses, dentures, hearing aids, cycles, unset precious stones, motor vehicles and their accessories, water craft and their accessories, caravans, trailers and trailer tents and their accessories, and property carried in connection with any business, profession or trade;
- (f) any theft from a motor vehicle;
- (g) theft of Valuable Articles whilst unattended unless from secured premises;
- (h) depreciation in Value for Money, or shortage through error or omission;
- (j) loss of Money except under Part D.

section 4 – personal liability

Sum Insured: £2,000,000

We will pay any amount which You become legally liable to pay including costs and expenses incurred with Our consent in defence of a claim as damages for:

- (i) bodily injury by external violent and visible means
- (ii) damage to property happening during the Period of Insurance and arising from Your private holiday pursuits.

For purchasers of Endsleigh School Group Travel

Insurance the policy is extended to indemnify the Group Leaders travelling with the Group in respect of claims arising out of or in the course of their employment. Cover under this insurance is also extended to indemnify the Local Education Authority and/or Governing Body of the relevant school.

The cover granted by this extension is subject to all of the exclusions relating to Section 4, other than Exclusion (vi) and Exclusion (vii) as it relates to Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged, which do not apply to this extension.

We will also pay legal costs and expenses recoverable by any claimant and all costs and expenses agreed by Us in writing. Our liability shall not exceed the Sum Insured in respect of any or all occurrences of a series resulting from one original cause.

In the event of Your death, cover will apply to Your personal legal representatives as if they were You.

If You receive any communication from any person in connection with any event which may result in a claim under this Section You must pass this to Us without acknowledging the communication.

NO ADMISSION OF LIABILITY, OFFER, PROMISE OF PAYMENT, OR PAYMENT MUST BE MADE BY YOU, WITHOUT OUR WRITTEN CONSENT.

This Section does not cover liability arising out of or in any way connected with:–

- (i) ownership, use, possession, occupation of any building or land
- (ii) mechanically propelled vehicles, caravans, trailers, trailer tents, aircraft or watercraft
- (iii) bodily injury to any person employed by You arising out of or in the course of the employment
- (iv) loss of or damage to property belonging to You or held in trust by You or in Your custody or control
- (v) any wilful act by You
- (vi) any profession, trade or business, or practical work in connection with study other than clerical work
- (vii) death or bodily injury to any person accompanying You if You are participating in Winter Sports, Dangerous Sports or Hazardous Sports
- (viii) any agreement entered into by You or to which You are a party, except where You would have incurred the liability even if the agreement had not existed
- (ix) any action not brought under the jurisdiction of United Kingdom Courts or the Courts of the country where the incident giving rise to the claim occurred
- (x) death of, bodily injury to or illness of any person who is Your relative, Your travelling companion or a member of Your household, or damage to their property
- (xi) the use and/or ownership of weapons
- (xii) the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.

section 5 – cancellation and curtailment

PART A – CANCELLATION

Sum Insured: £1,500

We will indemnify You in respect of Your legal liability to pay all or part of the direct travel and accommodation costs, including pre-paid excursions, ski-lift passes and lessons, paid in advance or contracted to be paid, notwithstanding that Your travel and/or holiday arrangements are necessarily and unavoidably cancelled as a result of:

- (a) death, bodily injury, or illness of Yourself or a personal friend with whom You were to travel, or intended to stay;
- (b) death, bodily injury or illness of Your husband, wife, parent, parent-in-law, child, brother, sister, fiancé or close business associate;
- (c) compulsory quarantine, jury service or witness summons applying to You, a close business associate, a close relative or a personal friend with whom You were to travel requiring appearance during the Period of Insurance;
- (d) Your redundancy following at least six months continuous full-time employment, provided that this was announced after Cover was arranged;
- (e) major fire or storm damage or burglary of Your Home arising or being discovered within 5 days of commencement of or during the Period of Insurance;
- (f) cancellation of leave or posting of British Armed Forces, Police or Government Security Personnel where confirmed in writing by the appropriate Authority;
- (g) hi-jack of any aircraft on which You are travelling or were scheduled to travel;
- (h) You being required to re-sit a University or College examination which formed part of a full-time course of study, providing that Your travel arrangements were booked

prior to the date of the examination which You failed.

For purchasers of Endsleigh School Group Travel Insurance cover under parts (d) and (f) is extended to include redundancy or cancellation of leave or posting of a parent.

PART B – CURTAILMENT

Sum Insured: £1,500

We will pay for any loss of value of any holiday package or accommodation costs, including pre-paid excursions, ski-lift passes and lessons, paid in advance or contracted to be paid, notwithstanding that Your holiday arrangements are necessarily and unavoidably curtailed as a result of:

- (a) death, bodily injury, or illness of Yourself or a personal friend with whom You were to travel, or intended to stay;
- (b) death, bodily injury, or illness of Your husband, wife, parent, parent-in-law, child, brother, sister, fiancé or close business associate;
- (c) major fire or storm damage or burglary of Your Home arising during the Period of Insurance.

This Part does not cover refund in full or in part of the cost of any travel tickets paid for in advance, but does cover additional travel expense incurred by the curtailment of Your holiday arrangements.

The following exclusions apply to Section 5:

Cover does not apply to occurrences arising from or connected with:–

- (a) Dangerous Sports;
- (b) Winter Sports or Hazardous Sports unless the required extra premium was paid when Cover was arranged;
- (c) pregnancy or childbirth;

- (d) the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused;
- (e) mental or nervous illness, anxiety (unless resulting in admission to hospital), sexually transmissible conditions, occurrences attributable to the effects of alcohol, drugs or solvent abuse, suicide or attempted suicide, wilful exposure to needless peril, farm or industrial machinery unless working on a Kibbutz, or any pastime involving exceptional risk of accident;
- (f) expense arising from illness or injury where You:–
 - (i) were proposing to travel against a doctors advice,
 - (ii) are receiving, or are on a waiting list for in-patient treatment in a hospital or nursing home,
 - (iii) have received a terminal prognosis;
- (g) any claim relating to a medical condition for which You received treatment in the 12 months prior to arranging Cover;
- (h) any illness or injury if You were 66 years of age or older at the time of arranging Cover unless double premium was paid;
- (j) any amount recoverable from a travel agent, tour operator, carrier or any other source.

A claim cannot be made under more than one Part of Section 5 arising from the same incident.

If a claim is made under Section 5, any right to a premium refund will be forfeited and the insurance premium cannot form part of any claim.

EMERGENCY EXTENSION OF COVER

If You have not returned Home before the Period of Insurance ends for reasons which are beyond Your control, Cover will remain in force, without additional premium, for a further 30 days.

general exclusions applying to every section of the policy

This Policy does not cover:–

- (i) the first £30 of any claim under Sections 2, 3, 5 Part A and 5 Part B;
- (ii) expense which You would have incurred in the normal course of the holiday/journey;
- (iii) any claim resulting from circumstances which could reasonably have been anticipated by You at the date of issue of this Policy;
- (iv) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature indirectly caused by or contributed to by or arising from:
 - (a) ionising, radiation or contamination by radio activity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- (v) War Risks, Terrorism, Riot and Civil Commotion
This Policy does not cover death, bodily injury, loss, damage, cost or expense of whatever nature or any consequence resulting directly or indirectly from or in connection with:-
 - a) war, invasion, act of foreign enemy hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, coup, riot or civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

b) any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

Terrorism is defined as any act or acts including but not limited to

- i) the use or threat of force and/or violence; and/or
- ii) harm or damage to life or to property (or the threat of such harm or damage) caused or occasioned by any person(s) or group(s) of persons or so claimed in whole or in part for political, religious, ideological or similar purposes.

c) any action taken in controlling preventing suppressing or in any way relating to (a) or (b) above.

- (vi) any loss or damage or expense more specifically insured or recoverable from elsewhere;
- (vii) any consequence arising directly or indirectly from the transmission of Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof however caused.
- (viii) we will not cover You for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from or consisting of the following: the failure or fear of failure or inability of any equipment or any computer program, whether or not You own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.

general conditions applying to every section of the policy

Please read these Conditions carefully as Cover only operates if they are fulfilled.

1. You must take all reasonable steps to prevent accidents, loss or damage.
2. (i) On discovery of any event which may give rise to a claim You must notify Us within 28 days;
(ii) If luggage, money or passport are lost or stolen, You must notify local police and/or other authority immediately, and take all practical steps to recover lost items;
(iii) Where luggage is lost by an Airline or other carrier, You must obtain an Irregularity Report from and authorised by the carrier or handling agent whether the loss is temporary or otherwise.
(iv) You must supply to Us at Your own expense, all proofs, evidence or other information as might be reasonably required.
3. Where repatriation is required, You must:–
 - (i) supply a doctors certificate confirming the necessity of returning Home in support of any claim for curtailment for any medical reason as detailed under Sections 2 and 5;
 - (ii) obtain authorisation from ISIS Assistance before arranging any repatriation which shall be the subject of a claim;
 - (iii) obtain prior approval of ISIS Assistance before making any air ambulance or similar service arrangements which it is intended will be the subject of a claim.
4. Where the intended method of travel and/or route is unavailable, You must take suitable steps to travel by the most reasonable alternative method or route, and accept any alternative method of travel and/or route provided by Your travel agent, tour operator or carrier.
5. Alteration to the terms, conditions and exclusions of this Insurance are not valid unless confirmed in writing by Us or the Agent who issued the Policy.
6. Each person named on an ISIS proposal form shall be deemed to be insured as an individual and personally subject to the terms, conditions and exclusions of this Policy.
7. If any other insurance covers the same loss, damage or liability, this Insurance will not pay any amount covered by such insurance. This will not apply in the event of claims under Section 1 except as described by Condition 8.
8. If You claim under more than one Endsleigh Travel Insurance Policy Policy, We shall not be liable for more than the highest limit of indemnity provided by any one Policy.
9. If You make any claim or statement knowing it to be false or fraudulent as regards amount or otherwise, then the Insurance contract shall become void and all right to claim shall be forfeited.
10. We will have the right to take over and conduct in Your name the defence or settlement or recovery of any claim, or to prosecute in Your name but for Our own benefit any claim. We shall also have full discretion in the conduct of any proceedings and in the settlement or recovery of any claim, and You must give Us all assistance as We may reasonably require. Upon payment of any claim under this Policy for total loss or damage to any property, the property concerned shall belong to Us except that You may reclaim it upon repayment to Us of the amount paid under the Policy.

11. Where You have returned Home or terminated the travel arrangements envisaged when Cover was arranged, You shall be entitled to a pro rata refund of premium for each full month of unexpired Cover. Cancellation of the Policy shall be effective from the date the Policy document is received by Us or the Agent who issued the Policy. Where a claim arises under the Cancellation and Curtailment Section, no refund of premium will be possible under any circumstances.
12. We and ISIS Assistance reserve the right to repatriate You, if You are seriously sick or injured, to Your Home at any time, providing this is not contrary to medical advice. Your failure to comply with this Condition could result in immediate cancellation of Cover.
13. You shall reimburse Us within 1 month of the expiry of the Period of Insurance any expenses not covered by this Policy which are incurred on Your behalf.
14. If any difference shall arise as to the amount to be paid under this Policy, liability having been admitted, such difference can be referred to an Arbitrator to be appointed by the parties in accordance with any statutory provisions for the time being in force. Where any difference is by this General Condition to be referred to Arbitration the making of any award shall be a condition precedent to any right of action against Us.
15. If We are obliged by the law of any territory to make payment for which We would not otherwise be liable under this Policy, then You must repay such amounts to Us within 1 month of the expiry of the Period of Insurance.
16. Our liability to make any payment under this Policy will be conditional upon compliance of the terms and conditions of the Policy by You.

ISIS POLICY: Please read the instructions in the event of a claim carefully.
CLAIM FORM Medical Expenses

This side to be filled in by the Insured / Diese Seite aus zu füllen von der Versicherte / Cette page de remplir en l'assuré / este lado del formulario tiene que ser rellenado par el asegurado

<p>IMPORTANT! Claims for medical expenses can only be dealt with if the Indemnification form is filled in completely and if it is accompanied by original bills.</p>	<p>WICHTIG! Ansprüche auf Heilungskosten können nur bearbeitet werden wenn die "Indemnification form" vollständig ausgefüllt ist und die originalen Rechnungen miteingereicht werden.</p>	<p>IMPORTANT! Les demandes de paiement des dommages pour les dépenses médicales ne sont prises en considération qui si la demande de remboursement (Indemnification-form) est bien remplie et si elle est accompagnée des factures originales.</p>	<p>IMPORTANT! Responsabilidad para los gastos médicos que puedan solo en un tratamiento pueden ser Llevados a las una formulario de indemnización. Todas los formularios deben de ser correctos rellenos y facturas deben de ser de originales notas.</p>
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<p>Name Name Nom Nombre</p>	<p>Temporary address abroad Zeitweilige Adresse im Ausland Adresse temporaire à l'étranger Provisional dirección de estancia en el extranjero</p>	
<p>Address in country of origin Heimatsanschrift Adresse dans le pays d'origine Dirección de estancia del país de origen</p>	<p>Period of Insurance Versicherungsperiode Durée de l'assurance Tiempo de aseguración</p>	<p>Days Tage Jours Dias</p>
<p>Date on which illness started or accident took place Anfangsdatum Krankheit, Unfallsdatum Tombé malade, date de l'accident El dato desde que comenzó la enfermedad o el lugar del accidente</p>	<p>Signature of the Insured Unterschrift der Versicherte Signature de l'assuré firma del asegurado insured</p>	<p>Commencing on Beginndatum À partir du19..... Comienzo</p>
<p>Kind of illness and/or accident Art der Krankheit oder Unfall Nature de la maladie ou de l'accident O que enfermedad o accidente tuvo</p>		

ISIS POLICY: Please read the instructions in the event of a claim carefully.
CLAIM FORM Luggage

Name
 Name
 Nom
 Nombre

Address
 Adresse
 Adressee
 Dirección
 Tel. No.

Period of Insurance **days, commencing on**

Date of loss or damage
 Verlust oder Schadendatum
 Date de perte ou dommage
 Fecha de pérdida o dano

What official authority or Police office did you inform?
 Welche amtliche Behörde oder Polizeiamt haben Sie benachrichtigt?
 Quelle autorité ou Bureau de Police avez-vous mis au courant?
 Qué autoridad o comisaría de policia informó usted?

In case of theft, loss or damage official proofs of documents signed by police or other official authority MUST BE enclosed.

Im Falle von Diebstahl, Verlust oder Schaden sollen von amtlichen Behörden unterschriebene beweise oder Dokumente eingeschlossen sein. Ohne diese Papier keine Entschädigung!

En cas de vol, perte ou dommage joignez a cette formule toutes les pièces ou documents officiels signés par la police ou par les autres autorités constituées. Sans ces preuves officielles aucune indemnisation ne peut avoir lieu!

En caso de robo, perdida o dano se debe incluir todas las pruebas o documentos oficiales firmados por la policia o otra autoridad oficial sin estas pruebas no se puede tener lugar ringuna indemnification.

Stamp of official authority which you notified (police, etc.):

THIS SIDE TO BE FILLED IN BY DOCTORS

Kind of illness and/or accident

DATES OF VISITS

To Doctors: 1 2 3 4

to Chemists: 1 2 3 4

Diagnosis:

Recovered Yes/No

Hospital treatment necessary Yes/No

Ambulance used Yes/No

Signature of Doctor

TOTAL CLAIM AMOUNTING TO:

TO BE PAID TO:

..... the Insured
 the Doctor
 the Hospital
 the Chemist

Name:

Address:

.....

If payment is to be made direct to Your bank please state also the name and address of Your bank and the account number.

Properties lost or damaged	Date of purchase	Current cost price	Your estimate of value
1			
2			
3			
4			
5			
6			
7			
8			
9			

Full details about cause of loss or damage

.....

Have you had any previous losses under this Policy?

Yes No

If "Yes" please give details.

Signature

advice for your medical practitioner

Introduction to doctors and/or hospital administration

The bearer of this Endsleigh Insurance Policy Book is covered against Hospital and Medical Expenses up to the amounts insured as mentioned in the Schedule and the Policy Book.

The cover relates to expenses as a consequence of accidents occurring to the bearer during the Period of Insurance and/or unforeseen illnesses which arise during that period.

You are kindly requested to ask the bearer of the Policy Book to fill in the indemnification form and then to sign it yourself. Bills and indemnification forms may be forwarded to the student organisation in Your country as mentioned in this Policy. Alternatively you may forward them to Endsleigh Claims Service, PO. Box 432, Cheltenham, England if there is no student organisation listed. Please indicate on the bills in which way payment has to be made.

On behalf of the persons insured by this special insurance scheme We hereby thank you in anticipation of your co-operation

Goudse Schadeverzekeringen N.V

Wichtige Hinweise für den Arzt/die Krankenhausverwaltung

Dem Inhaber dieses Endsleigh – Zertifikates werden die Arzt- und Krankenhauskosten bis zu dem im seiner Versicherungsform angegebenen Höchstbetrag erstattet. Die Erstattung bezieht sich auf Kosten, die durch Unfall oder Krankheit während des im Büchlein angegebenen Zeitraums entstanden sind.

Sie sind freundlich gebeten den Inhaber der Versicherung die Indemnification-Form ausfüllen zu lassen und sie dann selbst zu unterschreiben.

Die Indemnification-Form ist vom Inhaber des Zertifikates auszufüllen. Rechnungen und Indemnification-Form sind an die studentische Organisation in Ihrem Land – wie im Büchlein angegeben – zu schicken. Für Länder nicht genannt in dieser Liste, schicken Sie bitte die Rechnungen an die folgende Adresse: Endsleigh Claims Service, PO. Box 432, Cheltenham, England. Bitte geben Sie an in welcher Form Sie die Regulierung der Rechnung wünschen.

Im Namen der Personen die dieser Einrichtung angeschlossen sind danken wir Ihnen für Ihre Mithilfe.

Goudse Schadeverzekeringen N.V

Indications pour les médecins et/ou pour les hôpitaux

Le Titulaire d'un certificat Endsleigh est couvert pour les dépenses consécutives à des accidents arrivés au titulaire pendant la période couverte par l'assurance et/ou les maladies survenues pendant cette période.

Nous vous serions reconnaissants de demander au Titulaire du certificat de remplir la demande de remboursement (Indemnification form) et puis placer là votre signature.

Les factures et la demande de remboursement peuvent être envoyées au Bureau de voyages universitaires de votre pays ainsi qu'il est indiqué dans ce livret. Pour pays qui ne sont pas appelés dans cette liste, veuillez envoyer vos factures à Endsleigh Claims Service, PO. Box 432, Cheltenham, Angleterre, Pays-Bas. Veuillez préciser sur les factures comment le paiement doit être effectué.

Au nom des gens qui ont souscrit cette assurance, qui leur est spécialement réservée, nous vous remercions d'avance de votre coopération.

Goudse Schadeverzekeringen N.V

Instrucciones para los Doctores y/o las Administraciones de Hospitales

El titulado de este certificado Endsleigh esta cubierto de gastos médicos y de hospital hasta las cantidades aseguradas seg'n el documento de aplicación del Titulado.

La cobertura corresponda a gastos como consecuencia de accidentes ocurridos al Titulado durante el periodo de validez del Seguro y/o enfermedades imprevistas que comiencen durante este periodo.

Rogamos a Vds., por favor, solicitar del poseedor del Seguro que cumplimente el Formulario de indemnización; entonces firmarlo Vd. también.

Las facturas y Formulario de Indemnización deben ser enviados a las Organizaciones u Oficinas de Viajes de Estudiantes del país, cuyas direcciones figuran en este folleto, o a la Administración de Endsleigh Claims Service, PO. Box 432, Cheltenham, Inglaterra, Rogamos también que indiquen en las facturas la forme en debe hacerse el pago de las mismas.

En nombre de la Administración de este Seguro Especial y del propio poseedor del Certificado SIS, les agradecemos de antemano sus atenciones y colaboración.

Goudse Schadeverzekeringen N.V

ISIS Assistance Branches Worldwide

If there is a branch in the country to which You are travelling, You can get immediate reimbursement for Medical Expenses Claims

ARGENTINA	ASATEJ Florida 835 – Piso 3e Ofic. 320 1005 Buenos Aires	+54 (0)11 4114 7595 (tel) +54 (0)1 311 6840 (fax)	COLOMBIA	Educamos Viajando Ltda. Calle 108 A # 18-64, Santafé de Bogota Vela Ltda. Cra 4 # 8-64, Cali Vela Ltda. Av. Calle 100 # 19-61 of. 203, Bogota	+57 1 214 4308 (tel) +57 1 215 7024 (fax) +57 2 889 0760 (tel) +57 2 889 3683 (fax) +57 1 635 3463 (tel) +57 1 635 3827 (fax)
AUSTRALIA	ISIS On The Spot Sydney	+61 (0) 293 722 400 (tel)	COSTA RICA	OTEC Norte Calle 3, Avenida 1 y 3 Apartado 323-1002 (del teatro Nacional 275m) San Jose	+506 256 0633 (tel) +506 233 2321 (fax)
AUSTRIA	Interiura Austria. Heinrichsgasse 4 1013 Vienna	+43 (0)1 533 661 1500 (tel) +43 (0)1 533 661 1320 (fax)	CZECH REPUBLIC	ISIS On The Spot Prague	+42 0 2 22 111 163 (tel)
BRASIL	STB – Student Travel Bureau (Head office) Avenida Brigadeiro Faria Lima, 1713 – 16th Floor 01451-001 Sao Paulo/SP STB – Student Travel Bureau Rua Visconde de Pirajá, 550 – Loja 201 22410-002 Rio de Janeiro/RJ STB – Student Travel Bureau Rua Sergipe, 1216 Savassi 30130-171 Belo Horizonte STB – Student Travel Bureau Rua Padre Bernardino Pessoa 266 51020-210 Recife – PE STB – Student Travel Bureau Rua Quintino Bocaiuva No. 267 90440-051 Porto Alegre – RS STB – Student Travel Bureau Rua Floriano Peixoto No. 1450 14025-220 Riberão Preto – SP STB – Student Travel Bureau R. Jose Villagelin Junior, 180 13024-120 Cambu’ Campinas	+55 (0)11 3038 1500 (tel) +55 (0)11 3186 6444 (fax) +55 (0)21 512 8577 (tel) +55 (0)21 511 4537 (fax) +55 (0)31 287 4900 (tel) +55 (0)31 287 4901 (fax) +55 (0)81 465 4522 (tel) +55 (0)81 466 2636 (fax) +55 (0)51 346 2774 (tel) +55 (0)16 636 6064 +55 (0)16 636 2705 +55 (0)19 253-5555 +55 (0)19 251-6203	DENMARK	Gouda Rejseforsikring Rønnegade 1, DK 2100 Kopenhagen OE	+45 7025 6060 (tel) +45 7025 6061 (fax)
			DOMINICAN REPUBLIC	ODTE Av. Mexico 74, casi esquina Cesar Dargam El Vergel, Santo Domingo	+1 809 686 3333 (tel) +1 809 412 1131 (fax)
				ODTE Calle Sabana Larga 133 Esq. Pedro Francisco Bono Santiago	+1 809 971 2829 (tel./fax)
			ECUADOR	Idiomas S.A. Junin 203 y Panamá, 2do. Piso Oficina no. 4 Centro Comercial LA MERCED, Guayaquil	+593 4 564 488 (tel) +593 4 566 939 (fax)
			FRANCE	ISIS On The Spot Paris Goudse Verzekering Maatschappij N.V. 38, cours Blaise Pascal, 91000 Evry	+33 (0)1 556 33 232 (tel) +33 (0)1 6936 2159 (tel) +33 (0)1 6936 2158 (fax)
CANADA	Travelcuts 45 Charles St. E, suite 100 M4Y 1S2 Toronto, Ontario	+1 416 966 2887 (tel) +1 416 966 4043 (fax)	GERMANY	ISA International Service Assekuranz GmbH Grindelallee 114, 20146 Hamburg	+49 (0)40 4146 4965 (tel) +49 (0)40 4146 4944 (fax)
CHILE	Student Flight Center Hernando de Aguirre 201 Oficina 401 Providencia – Santiago, Santiago	+56 2 335 0395 (tel) +56 2 335 0394(fax)	GREECE	Interiura Greece Fidippidou 2, GR-11526 Athens	+30 (0)1 74 88275 (tel) +30 (0)1 74 88275 (fax)
CHINA	ISIS On The Spot Beijing ISIS On The Spot Shanghai	+ 86 10 6462 9100 (tel) + 86 21 6295 0099 (tel)	HOLLAND	ISIS On The Spot Bouwmeesterplein 1, 801 BX Gouda	+31 (0)182 544 917 (tel) +31 (0)182 544 337 (fax)
			HONG KONG	ISIS On The Spot Hong Kong	+ 852 31 222 005 (tel)

INDIA	ISIS On The Spot New Delhi	+91 (0)11 334 2702 (tel)	SPAIN	ISIS On The Spot Madrid	+34 (0)91 572 43 63 (tel)
IRELAND	Miller Farrell Nuttley Building, Merrion Centre Nuttley Lane, Dublin 4	+353 (0) 1 661 9133 (tel) +353 (0)1 661 8993 (fax)		ISIS Avenida Diagonal, 622-4 Planta 08021 Barcelona	+ 34 (9)3 201 49 43 (tel) + 34 (9)3 241 97 51 (fax)
ISRAEL	Shalom Assistance 76 rue Sokolov, Hertzlia 46380	+972 9 951 0082 (tel) +972 9 950 3218 (fax)	SWEDEN	Första St. Eriksgatan 63 VI 112 34 Stockholm	+46 (0)8 545 701 19 (tel) +46 (0)8 545 701 10 (fax)
ITALY	Interiura Italia Viale del Commercio 58, 37135 Verona	+39 045 82 90 451 (tel) +39 045 82 90 450 (fax)	SWITZERLAND	ISIS On The Spot Geneva	+41 22 719 1100 (tel)
JAPAN	ISIS On The Spot Tokyo	+81 3 5210 1515 (tel)	THAILAND	ISIS On The Spot Bangkok	+66 2 2567 145 (tel)
MALAYSIA	Cunningham Toplis (M) Sdn. Bhd. Block B Unit B-9-8 Megan Phileo Promenade 189 Janan Tun Razak, 50400 Kuala Lumpur	+60 3 216 171 88 (tel) +60 3 216 180 12(fax)	U.K.	ISIS On The Spot London The Claims Service P.O. Box 432, Cheltenham Glos GL50 3YD	+44 (0)20 8762 8008 (tel) +44 (0)870 241 3070 (tel) +44 (0)1242 866 957 (fax)
MALTA	NSTS – Student & Youth Travel 220 St. Paul Street, Valletta VLT 07	+356 244 983 (tel) +356 230 330 (fax)	URUGUAY	ASATEJ – Student Flight Center Rio Negro 1354, Second Floor, 11100 Montevideo	+598 (0)2 98 0509 (tel) +598 (0)2 98 4895 (fax)
MEXICO	Mexico Asistencia S.A. Porfirio Diaz 100-6, 03720 MÈxico D.F.	+52 5 4 8038 42 (tel) +52 5 6 1120 11(fax)	U.S.A.	ISIS On The Spot Philadelphia Global Benefits Inc 1030, 15th street NW, suite 200 Washington DC, 20005	+1 215 245 4707 (tel) +1 202 898 0944 (tel) +1 202 842 2044 (fax)
NEW ZEALAND	ISIS On The Spot Auckland Cunningham Lindsey (NZ) Ltd. visits: Unit 9, 75 Peterborough Street mail: P.O. Box 25-116, Christchurch	+64 (0) 935 91 635 (tel) +64 (0)3 365 7989 (tel) +64 (0)3 365 7991 (fax)	VENEZUELA	IVI Tours Res. La Hacienda, Local 1-3-T, P.B. Final Av. Ppal de Las Mercedes Aptdo. 80160, 1080 Caracas	+58 (0)2 993 3930 (tel) +58 (0)2 929 626 (fax)
PERU	INTEJ Av. San Martin 240 Barranco, Lima	+511 247 3230 (tel) +511 477 4105 (fax)	VIETNAM	ISIS On The Spot Ho Chi Minh	+84 8 829 8520 (tel)
PORTUGAL	Juan A. Calzado Comisariado de Averias S.A. Rua do Ferragial, 5, 1200 Lisboa	+351 (21)324 2010 (tel) +351 (21)339 3320 (fax)			
RUSSIA	ISIS On The Spot Moscow	+7 095 564 8326 (tel)			
SINGAPORE	ISIS On The Spot Singapore	+65 337 7071 (tel)			
SOUTH AFRICA	ISIS On The Spot Johannesburg	+27 11 541 1350 (tel)			

For all other countries not mentioned in this list,
please send your claim documents to:

ISIS Administration
P.O. Box 9, 2800 MA Gouda
The Netherlands
Fax: 31.182.544.337

**THE ENDSLEIGH GROUP OF COMPANIES (“ENDSLEIGH”)
DATA PROTECTION ACT 1998 (“THE ACT”)**

It is Endsleigh’s policy to take all necessary steps to ensure that personal data held is processed fairly and lawfully in accordance with the Act.

We hold personal data relating to You in connection with insurance products and services You have asked Us to provide. Except to the extent We are required or permitted by law, personal data provided to or obtained by Us will be used for the purposes of providing You with the products and services You have requested. It may also be shared within the Endsleigh Group of Companies, full details are available on request, as well as carefully selected third parties who have products and services that We think may be of interest to You. We may wish to contact You from time to time by post, telephone, or e-mail about other products and services that may be of interest to You. If at any time You do not wish to receive this information then please write to the Company’s Group Data Protection Officer at: Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE. Under the Act, as a data subject, You are granted certain rights. If You would like to know what information We hold about You and from where it was obtained You can write to Us as above. We may charge You a statutory administration fee to comply with Your request.

Should You have any other queries in connection with data protection then please contact the Company’s Group Data Protection Officer as above.