Affinity Solutions
Personal Accident & Travel Policy Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policyholder Details

The Policyholder	PGL Group Limited, PGL Travel Limited, NST Travel Group Limited, NST Limited, European Study Tours Limited
Policyholder Address	Alton Court, Penyard Ln, Ross-on-Wye HR9 5GL
Business Description	Travel Agents/Tour operator

Policy Details

Policy Number	100746257GPA
Insurance Broker	David Roberts & Partners - Southport
Period of Insurance	1st December 2025 – 30th November 2026
Renewal Date	1st December 2026

Premium Details

Minimum and Deposit Premium excluding IPT	See Endorsement 13
Insurance Premium Tax	See Endorsement 13
Minimum and Deposit Premium including IPT	See Endorsement 13

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Category	Insured Persons
A	Any person forming part of a Participating School or Group

Category	Operative Time
A	Any Insured Journey organised by the Policyholder which is undertaken by an Insured Person with the authorisation of the Participating School or Group involving travel from the place of official assembly In respect of Insured Journeys of less than one day's duration cover shall be operative from the time of leaving the place of official assembly until arrival back to the place of dispersal In respect of Insured Journeys of more than one day's duration, cover is extended to include travel directly from the Insured Person's home address to the place of official assembly at the commencement of the trip and travel directly from the place of dispersal to the Insured Person's home address upon completion of the trip

Personal Accident whilst Travelling	
Accidental bodily injury resulting in:	**Category A**
Death	£25,000
Loss of Sight	£25,000
Loss of Hearing one ear	£6,250
Loss of Hearing both ears	£25,000
Loss of Limb	£25,000
Loss of Speech	£25,000
Permanent Total Disablement* (PTD)	£25,000
Permanent Partial Disablement	Not Insured
Temporary Total Disablement	Not Insured
Temporary Partial Disablement	Not Insured
Excess Period	n/a
Benefit Period	n/a

*The basis of cover for permanent total disablement is any and every occupation

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Maximum Benefit any one Insured Person	
Death and Capital Sums:	£25,000
Temporary Total Disablement:	Nil
Temporary Partial Disablement:	Nil

Travel		
Benefit description for Category	Excess	Sum Insured
Medical and Emergency Travel Expenses **(cover does not apply in the UK or Country of Residence)**	Nil	Unlimited
Transportation of Personal Belongings to the United Kingdom or Country of residence	Nil	£1,000
Personal Belongings **Single Article limit - £1,000** **Sports Equipment**	£20 £50	£3,500
Money	£20	£1,500
Cancellation, Curtailment or Change of Itinerary	£25	£5,000 per Insured Person which must be authorised by the Policyholder
Travel Delay	N/A	Amount per person after first 4 hours £25 Amount per person per complete 4 hours thereafter £25 Maximum per person £50
Missed Departure	N/A	Up to £1,000
Kidnap and Ransom **Consultants Costs**	N/A	£300 per day up to a maximum of £25,000 Up to £250,000
Personal Liability	N/A	£5,000,000
Legal Expenses	N/A	£50,000

Maximum Accumulation Limits	
Any One Aircraft:	£5,000,000
Any One Accident:	£5,000,000

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Endorsement applicable to this Policy

Endorsement 1 – Policy Definitions

It is noted and agreed that the following Policy Definition is added to the Policy Definitions section:

Participating School or Group

Any educational establishment, school or group that has purchased a package tour or trip with the Policyholder

Endorsement 2 – Policy Definitions

It is noted and agreed that the definition of Insured Journey is deleted and replaced with the following:

Insured Journey

(a) In respect of the Cancellation, Curtailment or Change of Itinerary section,
Cancellation cover for an Insured Journey commences from the time the journey is booked and ends when the journey begins provided the policy is in force at the time of the claim.

(b) For all other sections under this policy cover commences at the point the Insured Person leaves their residence and returns to the Insured Persons residence irrespective of the renewal date of the policy

Endorsement 3 – Policy Definitions

It is noted and agreed that the following Policy Definition is added to the Policy Definitions section:

Disruptive Pupil

An Insured Person that is pupil of the Policyholder who in the opinion of the group leader is acting in such a manner that they cannot reasonably be allowed to continue or complete the Insured Journey.

Endorsement 4 – Policy Definitions

It is noted and agreed that the definition of United Kingdom is deleted and replaced with the following:

United Kingdom

For the purposes of this policy means England, Scotland, Wales and Northern Ireland or Country of Residence

Endorsement 5 – Medical and Emergency Travel Expenses – Cover

It is noted and agreed that the following is added to the Medical and Emergency Travel Expenses section:

In the event of the Insured Person sustaining Accidental Bodily Injury or contracting an Illness during the course of an Insured Journey We will pay up to the sum insured shown in the Schedule for

(e) Personal Belongings transporting the Insured Person(s) Personal Belongings back to the United Kingdom

Endorsement 6 - Supplementary Travel & Accommodation Expenses

It is noted and agreed that the following is added to the Medical and Emergency Travel Expenses section:

Supplementary Travel Expenses in the United Kingdom or Country of Residence

If during a Period of Insurance the Insured Person becomes ill or sustains Accidental Bodily Injury during an Insured Journey within United Kingdom or their Country of residence and requires Hospital treatment We will indemnify the Insured Person for

(1) All reasonable transportation costs by ambulance or air ambulance and costs incurred in providing qualified medical staff to accompany the Insured Person to a Hospital local to the Insured Person's home address, subject to the agreement of a Qualified Medical Practitioner up to £1,000.

(2) Up to a maximum of £100 in transporting the Insured Person to their home address following discharge from Hospital by a Qualified Medical Practitioner.

(3) Up to £1,000 in the event of the death of an Insured Person for the costs incurred in transporting the Insured Person's body and their Personal Belongings to their home address (excluding funeral and interment costs).

Supplementary Accommodation Expenses in the United Kingdom or Country of Residence

If during a Period of Insurance the Insured Person becomes ill or sustains Accidental Bodily Injury during an Insured Journey within United Kingdom or Country of Residence and requires Hospital treatment as an in-patient at a Hospital not less than a radius of 50 miles from their home address We will indemnify the Insured Person for travel and accommodation expenses necessarily incurred by up to two relatives, or friends of the Insured Person who on advice from a Qualified Medical Practitioner are advised to travel to or remain with the Insured Person up to £250 per person.

Endorsement 7 - Cancellation, Curtailment or Change of Itinerary — Cover

It is noted and agreed that the following is added to the Cancellation, Curtailment or Change of Itinerary:

Disruptive Pupil

If during the Period of Insurance and in the course of an Insured Journey an Insured Person returns to the United Kingdom to accompany a Disruptive Pupil, We will indemnify;

a) You or the Insured Person in respect of expenses incurred up to £10,000 per Insured Person

or

b) You or the Insured Person up to 50% of expenses incurred by the Disruptive Pupil up to £10,000 unless such expenses are otherwise recoverable.

Endorsement 8 - Cancellation, Curtailment or Change of Itinerary — Cover

It is noted and agreed that the Replacement cover is deleted and replaced with:

Replacement

When an Insured Journey has been cut short following departure as a direct and necessary result of any cause outside Your or the Insured Person(s) control including accompanying a Disruptive Pupil back to the United Kingdom We will reimburse You or the Insured Person for the reasonable additional cost of travel and accommodation necessarily incurred as a direct result of

(a) returning the Insured Person to the United Kingdom or normal Country of Residence (if different)

(b) sending a replacement to assume the duties of the original Insured Person

up to a limit of £10,000.

Endorsement 9 – Winter Sports Extension

It is noted and agreed that the following cover below is included.

Winter Sports Equipment
(1) If Your winter sports equipment is lost, stolen or damaged by accident during Your trip, We will pay for their replacement or repair, which ever is the lower, after making an allowance for wear and tear and loss of value using the scale below.

Up to 1 year old, up to 90% of the price You paid
Up to 2 years old, up to 70% of the price You paid
Up to 3 years old, up to 50% of the price You paid
Up to 4 years old, up to 50% of the price You paid
Up to 5 years old, up to 20% of the price You paid
Over 5 years old, Nothing

The most We will pay
is £500 for each Insured Person.

(2) If You hire winter sports equipment and it is lost, stolen or damaged by accident during Your trip, We will pay for its replacement or repair. The most We will pay is £400 for each Insured Person.
(3) If We pay under items (1) or (2) above, We will also pay to hire replacement winter sports equipment for the rest of Your trip. The most We will pay under Item (3) is £200 for each Insured Person.

Endorsements applicable
Special Conditions
(1) You must take reasonable care to keep the winter sports equipment safe. If the winter sports equipment is lost or stolen, You must take all reasonable steps to get it back.
(2) If the winter sports equipment is lost or damaged by an authority, a transport company or hotel, You must report the details of the loss or damage to them in writing and get written confirmation.
(3) If winter sports equipment is lost or damaged by an airline You must
(a) get a property irregularity report
(b) give written notice of the claim to the airline within the time limit in their conditions of carriage (You should also keep a copy)
(c) keep all travel tickets and tags if You claim under this policy.
(4) You must be able to prove that You were responsible for the lost, stolen or damaged items and the purchase price. If You do not do this, it may affect Your claims.

What is not covered
We will not pay for the following

(1) The first £50 for each claim for each Insured Person.
(2) Deliberate or malicious damage to winter sports equipment caused by the Insured Person.
(3) Loss or damage to winter sports equipment caused by the Insured Person's carelessness or neglect.
(4) Wear and tear, loss of value and damage caused by moth or vermin, or any process of cleaning, repairing or restoring.
(5) Losses from motor vehicles.

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(6) Any loss or theft which You do not report to the police within 24 hours of discovery and get a written report for (where it is not possible to obtain a police report You must provide other dependant proof of loss such as a letter from Your transport company or resort management).
(7) Winter sports equipment that is damaged while it is being used.
(8) Anything excluded under the Policy Exceptions.

Delay due to Avalanche
We will cover You for the cost of extra travel and accommodation if an avalanche delays Your arrival at or departure from the booked resort.

The most we will pay
The most We will pay for each Insured Person is £200.

What is not covered
We will not pay for the following

(1) Anything excluded under the Policy Exceptions.

Piste Closure
(This section does not apply to cross country skiing.)

We will pay You one of the following

(1) £20 a day (up to £300 in total) towards the costs You have to pay to travel to another resort if there is not enough snow, too much snow or high winds which result in all ski lifts and ski schools at Your booked resort being closed.
(2) £30 a day (up to £300 in total) for each day Your resort stays closed if there is not enough snow, too much snow or high winds which result in all ski lifts and ski schools at Your booked resort being closed and there is no other resort available.

What is not covered
We will not pay for the following

(1) Trips within the United Kingdom, and within Europe the cover only applies during the period 1st December to 15th April.
(2) You must provide evidence that confirms the piste closures from either Your tour operator or resort management.
(3) Anything excluded under the Policy Exceptions.

Ski Pack
If, due to illness or injury, You are medically certified as being unable to ski or board We will pay the proportionate cost of Your non-refundable ski pack. The ski pack includes lessons from a ski school, ski hire and the cost of any lift pass.

The most we will pay
The most We will pay for each Insured Person is £300.

Endorsements applicable
What is not covered
We will not pay for the following

(1) If You do not get a written report from a doctor at the start of the injury or illness to confirm the dates You were unable to ski.
(2) Anything excluded under the Policy Exceptions.

Inability to take part in Winter Sports activities
If, due to injury or illness during the Insured Journey, You cannot take part in winter sports activities, We will pay

You £20 compensation for each day You were prevented from doing so.

The most we will pay
The most We will pay for each Insured Person is £200.

What is not covered
(1) Any claims arising from an illness from which the Insured Person is aware of and travelling against medical advice.
(2) Medical Expenses incurred in the United Kingdom or normal country of residence.
(3) The Insured Person travelling against the advice of a medical practitioner.
(4) Anything excluded under the Policy Exceptions.

Endorsement 10 – Water Sports Extension

We will pay up to £20 a day per Insured Person for each day the Insured Person is unable to participate in any pre-booked programme of water-based activities because of adverse weather conditions or the facilities had been closed by the river police. The maximum we will pay is £200 per Insured person

Endorsement 11 – Dental Injury

In respect of category A, If during a Period of Insurance an Accident occurs during an Insured Journey and causes Dental Injury to an Insured Person We will pay up to £1,000 for treatment which the Insured Person requires whilst in resort only

The total benefit payable shall not exceed £1,000 for each Insured Person in respect of any one Accident.

Endorsement 12 – Policy Exceptions

COVID-19 Additional Cancellation Cover

The following additional Cancellation Cover supersedes the below Covid-19 Exclusion

Cancellation
If You or the Insured Person are forced to cancel an Insured Journey as a direct result of one of the following:

A) The Insured Person being admitted to hospital due to a positive Covid-19 test up to 28 days before the commencement of their Insured Journey

B) being diagnosed by a Qualified Medical Practitioner as having tested positive with Covid-19 up to 14 days before the commencement of their Insured Journey

C) The Insured Person is contacted by a representative of the UK Government's Test and Trace service due to the probability of having contracted COVID-19, and are instructed to self-isolate for a period of time which prevents the Insured Person from the commencement of their Insured Journey

We will reimburse You or the Insured Person for all nonreturnable deposits, advance payments and other charges paid or due to be paid by You or the Insured Person for travel and accommodation in respect of the Insured Journey. The maximum We will pay any one claim and in the aggregate are stated in the policy wording.

COVID-19 Exclusion

In respect of Cancellation, Curtailment and Change of Itinerary We will not provide cover for any claim (other than what is covered under the COVID-19 Additional Cancellation Cover) in any way directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence:

any Coronavirus (including but not limited to SARS-CoV, SARS-CoV-2 and MERS-CoV) or any disease caused by any Coronavirus (including but not limited to Severe Acute Respiratory Syndrome, COVID-19 and Middle East Respiratory Syndrome); or

any mutation or variation of any virus or disease referred to under a. above, or any other disease caused by any such mutated or varied virus,

including, without limitation to the scope of the foregoing:

i any measures taken by any governmental, public or other authority or any other person for the prevention, suppression, mitigation, cleaning or removal of any virus or disease referred to in a. or b. above; or

ii any fear or threat of a., b. or i. above.

Endorsement 13 – Minimum and Deposit

At the end of each Quarterly Review Date, the Policyholder shall declare to the Insurer the number of Insured Journeys during that review period and the premium shall be adjusted on the basis of this declaration by an additional premium payable to the Insurer as appropriate

Review dates shall be unless otherwise stated:

- 1st March
- 1st June
- 1st September
- 1st December (Renewal)

Endorsement 14 – Personal Belongings – Policy Exceptions

It is noted and agreed that Personal Belongings Exception 5 is deleted an replaced with:
(5) Loss which is not reported to the local police, appropriate authorities or hotel within 24 hours of its discovery and a written report obtained (in the case of an airline the Insured Person will need to obtain a property irregularity report)

Endorsement 15 – Money

In respect of Category A, it is noted and agreed that We will indemnify the party leader of any **Participating School or Group** to the sum of £3,500 and £250 for any other party member and not as previously stated.

Endorsement 16 – Money – Policy Exceptions

It is noted and agreed that Money Exception 2 is deleted an replaced with:

(2) Loss which is not reported to the local police, appropriate authorities or hotel within 24 hours of its discovery and a written report obtained (in the case of an airline the Insured Person will need to obtain a property irregularity report)

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Endorsement 17 – Money – Fraudulent Use of Credit Cards

In respect of Category A, it is noted and agreed that the Fraudulent Use of Credit Cards section is deleted.

Endorsement 18 – Personal Belongings

In respect of Category A, It is noted and agreed that there is no cover for electronic gadgets of any kind including but not limited to mobile phones, tablets and laptops. This endorsement does not apply to musical instruments

Endorsement 19 – Beneficiary

It is noted and agreed that the beneficiaries of this policy are the Insured Persons as listed in Category A and the Policyholder has no right to claim any benefit, unless at the express request of the Insured Persons.

Endorsement 20 – Package Travel Regulations 2018

We will not pay any cancellation claim where the Policyholder is required to provide a refund under Regulations 13(2), 13(3) and 14(3) and also any contractual obligation: Regulations 13(1) and 14(1) of the Package Travel and Linked Travel Arrangements Regulations 2018, Regulation 2018/634.

This applies to package holidays only as defined at regulation 2(5)) tEo which the Package Travel and Linked Travel Arrangements Regulations 2018, Regulation 2018/634 (the “Package Travel Regulations”) apply.

Endorsement 21 – HM Forces

In the event that the parent/guardian of an Insured Person is a member of HM Forces and is moved base by HM Forces, resulting in the Insured Person having to change school and therefore unable to undertake the Insured Journey, cancellation cover will apply.

Endorsement 22 – Cancellation Aggregate Limit

It is noted and agreed that the maximum payment for Cancellation is amended from £50,000 to £100,000 in the aggregate in respect of any one incident or Insured Journey

Endorsement 23 – Policy Age Limit

The previous Policy Age Limit is deleted and replaced with:

Unless otherwise agreed by Us and specifically noted in this policy no person over the age of 85 will be covered by this policy.

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