

# Group Policy Travel Insurance Endorsement

Group Policy underwritten by Zurich Insurance plc.

Policy Number: BY9 0000230

Group Policyholder: Energy Travel Limited

Policy Term: For bookings made between 11/10/2025 until 10/10/2026 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 1 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 1 activities: abseiling (within organisers guidelines), bamboo rafting, \*blokarting, bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment), canoeing (up to grade 3 rivers), cycling (racing), gorilla trekking (professionally escorted tours only), gymnastics, heptathlon, high diving, hockey, kayaking (up to grade 3 rivers), lacrosse, marathon running, motorcycle touring off road (no racing), off road 4x4 driving (no racing), parascending - over water, power boating, rap jumping (within organisers guidelines), scuba diving to max depth 30 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, via ferrata, white water rafting up to level 4(within organisers guidelines).

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

Howden UK Brokers Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting their website at https://register.fca.org.uk/. Howden UK Brokers Limited. Company No. 856706 registered in England at One Creechurch Place, London, EC3A 5AF, United Kingdom.

# **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.

Howden UK Brokers Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting their website at https://register.fca.org.uk/. Howden UK Brokers Limited. Company No. 856706 registered in England at One Creechurch Place, London, EC3A 5AF, United Kingdom.