



Part of **HOWDEN**

Youth, student and educational travel insurance experts

Specialist insurance for youth, student and educational travel to, from, and within the UK



Why Endsleigh

We're experts in the youth, student and educational travel market

With over 30 years' experience in the youth, student and educational travel market, we understand that your travellers' needs can be wide-ranging and diverse.

Our specialist team will work with you to develop flexible cover based on the nature of the trips you provide and the profile of your travellers including, but not limited to:

- Single trip, study, gap year travel
- School groups for overseas and domestic travel
- Working and volunteering abroad
- Winter sports and adventure sports

You will have access to a dedicated account manager who can provide additional services, such as risk and claims management, helping you to further protect your business.



HOWDEN

Endsleigh is part of Howden, the world's largest independent retail broker network.

As part of the Howden family we can deliver enhanced value to our customers, partners and employees through improved capabilities and capacity provision, including:

- Insurance specialisms
- Complex risk and case management buying power
- Access to AA-rated market global licensing arrangements

Endsleigh was awarded as the 'Best Student Insurance Provider' in the Insurance Choice Awards in 2021, 2020, 2019, 2018 and 2017 for being recognised as the leading student insurer in the UK.



Market expertise

Working in partnership with leading youth, student and educational travel associations.

We partner with a number of leading associations within the youth, student and educational travel market and are proud to support members of the Year Out Group, British Educational Travel Association (BETA) and the School Travel Forum (STF).



With the unique insight each of these associations provides and our expert insurance knowledge, we have collaborated to provide policies specifically designed for domestic and outbound travel insurance for a wide selection of youth, student and educational travel needs.

Our travel insurance policies cover a wide range of options from domestic school trips, international ski, adventure and sports trips through to extended gap year and work abroad adventures.

With each policy providing protection that meets your customers' needs and ensures peace of mind against a number of unforeseen risks.

Some of our proud partnerships



"Endsleigh Insurance play a key role within BETA's growing network of youth, student and educational travel specialist members. They provide fit for purpose policies and expertise to support and service this important demographic."

Emma English, Executive Director
British Educational Travel Association



"Endsleigh gives our schools clients exactly what we and they need in a travel insurance policy, with comprehensive cover that is easy to understand. The extra COVID enhancement gives added peace of mind at what is still an uncertain time for all of us in travel. As a tour operator, we particularly appreciate the simplicity of being able to cover the whole group without the need to collate individual details of every group member."

Andy Broom
Kipling Tours

Our policies

Our range of policies have been developed to provide valuable protection for your organisation and students.

Through expert consultation, our account managers will tailor your portfolio of insurance so you can be completely confident you have the right cover options in place. Together, we can create a safer experience for your travellers.

Our youth and student policies typically include cover for the following as standard:

Cancellation or curtailment

Cover for irrecoverable unused costs of a trip which the traveller has prepaid or contracted to pay if the trip has to be cancelled or cut short as a result of an unforeseen event such as an illness, injury or death.

Baggage and personal possessions

We will cover the traveller if their personal belongings are accidentally lost, damaged or stolen during their time travelling.

Medical emergency and other expenses

Should a traveller be injured or become unwell whilst on a trip, we will pay the costs for any medical treatment, hospital and ambulance fees, as well as cover for emergency dental treatment.

Money, passport and documents

Accidental loss, theft of, or damage to money and important travelling documentation such as a passport or visa. This includes reasonable additional travel and accommodation expenses incurred whilst abroad to obtain a replacement.

Additional features and enhancements:

- Specialist sports and/or activities
- Winter sports
- Weather delay
- Hijack and hostage
- Catastrophes and natural disasters
- Air rage

Supporting your organisation

Bespoke features

We can adjust the policy excess and age limits based on your requirements.

Financial protection

Protecting your organisation's income by reimbursing the cost of travel fees which a traveller is contractually liable for, but is unable to pay due to an unforeseen event.

Personal liability

Providing you with peace of mind that your travellers are covered if they are legally liable to pay any compensation following accidental damage to property or causing injury to someone. Protecting your organisations reputation during a legal dispute.

Personal accident

Providing your travellers and their families with invaluable financial security should the student be involved in an accident resulting in a permanent bodily injury or death.

Sports and activities cover

You will also benefit from the cover we provide as standard for over 75 different sports and activities arranged under the supervision of your organisation, saving you and your students additional costs in seeking alternative specialist insurance cover.



COVID-19 cover for youth and student travellers

Endsleigh is committed to supporting the youth and student travel sector and will continue to protect travellers against COVID-19, including all its variants.

We have enhanced our travel insurance policies for youth and student travellers to include certain risks in relation to COVID-19.

Since the early stages of the global pandemic, it has been Endsleigh's key objective to support youth and student travel providers to offer confidence to travellers, with the knowledge that their health, wellbeing and financial risks will be protected against COVID-19.

We have enhanced our travel insurance policies for travellers to include a variety of risks in relation to COVID-19 including the following:

The travellers health is our No.1 priority

If an insured traveller is diagnosed with COVID-19 and where they fall ill during their trip, we will pay expenses incurred relating to emergency medical, surgical, hospital, ambulance, nursing fees, repatriation and additional charges for necessary treatment that may be required whilst on their trip.

Terms and conditions, exclusions and special conditions apply.

Delayed return - additional accommodation or travel expenses

If an insured traveller has been diagnosed with COVID-19 whilst on their trip, the policy will cover for reasonable additional expenses related to transport or accommodation, if it is deemed medically necessary for the traveller to stay beyond their scheduled return date as a result of being unfit to travel.

This includes, with the prior authorisation of the Emergency Assistance Service, the cost of reasonable additional transport or accommodation expenses for a close relative or friend to either travel to or remain with the traveller and to escort them home.

Extended duration in cover for delays in returning home

If an insured traveller cannot return home due to reasons outside of their control in relation to the pandemic, their insurance policy will remain in force, without additional premium, for up to an additional 60 days whilst they attempt to return home. This will allow the traveller to remain on cover and continue to have protection for all sections of the insurance policy.

Pre-departure cancellation or curtailment

We will reimburse the insured traveller for their irrecoverable unused travel and accommodation costs in the event they are required to cancel their participation in the trip, as a result of being admitted to hospital due to being infected with COVID-19 up to 28 days before they are due to commence their trip or diagnosed by a medical practitioner and/or hospital as having tested positive with COVID-19 up to 14 days before they are due to commence their trip.



Cover is subject to the definitions, general conditions applicable to the whole Group Policy, claims conditions, important conditions relating to health and the general exclusions applicable to all sections of the Group Policy.

Worldwide medical assistance

We've partnered with the UK's market leading medical assistance provider, CEGA.



CEGA specialises in international medical assistance, providing us with a high quality service, including products which range from international emergency medical assistance, repatriations, remote location medical support, medical assessment, emergency evacuations and crisis management.

Wherever in the world your travellers go, they will travel more securely in the knowledge that CEGA experts will be there 24 hours a day, 365 days a year.



Our claims management process

The illustration below shows how our claims process works in five easy steps:



Step 1

Beneficiary reports incident to operator



Step 2

Operator provides policy number and CEGA contact details to beneficiary



Step 3

Beneficiary reports claim to CEGA directly



Step 4

CEGA assigns claims handler to support claim



Step 5

Claim finalised and settled where appropriate

Policies built for you and your customers

Your insurance solution will be tailored to the needs of your business and your customers.

We will undertake a thorough review of your requirements, from the destinations and demographic of your travellers, through to booking models and specific activities. We will then work with you and our underwriters to create a bespoke insurance offering. The travel insurance policies we offer will be tailored to your trips and your travellers' needs.

Flexibility is key

You can arrange your scheme using one of the following models:

"Inclusive" basis:

All travellers are included within the policy and provided with cover and the tour operator includes the premium within their fees. All travellers are declared to us to periodically.

"Opt in" basis:

Travellers are provided with the option to take out the policy. Those that choose the cover are declared to us and you collect the premium and we invoice according to take-up.

With our 'opt-in' model, you will also have the option of becoming a 'regulated' partner, meaning you will have the ability to generate an agreed commission on every policy sold, which can be a valuable additional revenue stream for your business.

If you choose to become a 'regulated' partner, we will support you and your sales teams with all the relevant insurance training, materials and documents required to make offering insurance extremely simple and easy to manage with very limited administration.

A partnership you can rely on

We chose to partner with Zurich Insurance to develop a tailored solution for youth and student tour operators.

We chose Zurich Insurance to underwrite our youth and student travel insurance policies. Our customers value the security provided through our long-standing and successful partnership with Zurich.

Zurich Insurance is one of the largest general insurers in the UK and a wholly owned subsidiary of Zurich Insurance Group Ltd.

The backing we receive from our reliable insurer offers our partners many benefits, allowing us to continuously make necessary amendments to your cover throughout our agreement if required.

By partnering with us, you can have the confidence that you are not only endorsing a globally known insurer to your travellers, but also a financially secure and reputable company.

Zurich Insurance has a Standard & Poors financial strength rating of AA - (very strong).*



*Source: Standard & Poors 2023 <https://www.zurich.com/en/investor-relations/ratings>



More reasons to partner with Endsleigh



Specialists in youth, student and educational travel for over 30 years.



We conduct a comprehensive review of your needs and tailor our products and services to meet both yours and your customer's requirements.



Long-standing relationships with leading youth, student and educational travel focused associations, ensuring our products are at the leading edge of the sector's requirements.



Flexible ways of offering products to your students, including the opportunity to earn additional revenue.



Supported by one of the largest general insurers in the UK, Zurich Insurance plc, and an award-winning claims handler specialising in international medical assistance, CEGA.

Our customer promises:

With Endsleigh you will benefit from an efficient and straightforward customer experience and have access to a wide choice of innovative products and services.

Our customer promises are:



Understanding your insurance needs; we are specialists with deep sector and insurance knowledge.



Being here when you need it most; we match our service to your preference, be that face-to-face, by phone or by email.



Helping you navigate your insurance: we communicate simply, clearly, concisely, and on time.





Get in touch

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Visit our website:

www.endsleigh.co.uk



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