



# QBE

## Group Tour Insurance

Is underwritten by QBE Insurance (Europe) Limited



As arranged for the clients of Anglia Tours

The Group Tour Insurance policy is a travel insurance contract that is designed for tour groups going on trip travel worldwide, for insured persons aged up to 70 years at time of travel. It provides cover in the event of an accident or injury while you are abroad between the dates stated on the policy schedule. This document provides a summary of the main benefits under the policy. **For full details of all benefits and all terms you should read the policy document [www.angliatours.co.uk](http://www.angliatours.co.uk)** an outline of the benefits, limitations and exclusions are shown below.

### Significant Features, Benefits, Exclusions and Limitations

Section / Benefit	Policy Limits	Significant Exclusions & limitations	Policy Page
<b>A – Personal Accident</b>	Accidental Death <b>GBP 20,000</b> Permanent Total Disablement <b>GBP 50,000</b> Any one event <b>GBP 10,000,000</b> per tour group	Sickness is <b>not</b> covered	<b>9</b>
<b>B – Medical &amp; Repatriation Expenses</b>	Medical & Repatriation expenses <b>GBP 2,000,000</b> Supplementary Travel and accommodation expense <b>GBP 2,000</b> Search & Rescue <b>GBP 75,000</b> per tour group	The first <b>GBP 50</b> is <b>not</b> covered You are <b>not</b> covered if you're travelling against the advice of a <b>Healthcare Practitioner</b>	<b>10</b>
<b>C – Legal Expenses</b>	Legal Expenses <b>GBP 50,000</b>	The first <b>GBP 150</b> is <b>not</b> covered	<b>12</b>
<b>D – Personal Liability</b>	Personal Liability <b>GBP 2,000,000</b>	The first <b>GBP 150</b> is <b>not</b> covered	<b>13</b>
<b>E – Personal Property</b>	Personal Property Total Limit <b>GBP 1,500</b> Personal Property <b>GBP 250</b> Single Article Limit <b>GBP 250</b>	The first <b>GBP 50</b> is <b>not</b> covered There is <b>no cover</b> in respect of mobile phones, or portable electronic equipment	<b>16</b>

	Delayed Luggage <b>GBP 250</b>	Personal Property left unattended in a car is <b>not</b> covered  The first <b>8 hours</b> in respect of delayed luggage  Claim payments under clause 6.3.1 are made to the group policyholder on your behalf.	
<b>F – Money</b>	Money Total Limit <b>GBP 500</b>  Cash Limit under 18 <b>GBP 150</b>  Cash Limit over 18 <b>GBP 250</b>  Group Held Cash Limit by Organiser <b>GBP 500</b>	The first <b>GBP 50</b> is <b>not</b> covered  Cash left unattended anywhere unless locked away in a hotel safe is <b>not</b> covered	<b>18</b>
<b>G – Cancellation or Travel Delay</b>	Cancellation or Curtailment <b>GBP 2,000</b>  Cancellation or Curtailment <b>GBP 50,000</b> per tour group  Trip Alteration <b>GBP 2,000</b>  Travel Delay/Missed Departure <b>GBP 200</b>  Disruptive Pupil <b>GBP 750</b>  Abandonment <b>GBP 2,000</b>	The first <b>20%</b> of the tour cost is not covered up to max of GBP 100  The first <b>12 hours</b> in respect of abandonment  Any amount paid under travel delay will be <b>deducted</b> from the total abandonment limit if after 12 hours you decide to abandon the trip  Claim payments under clauses 8.2.2 and 8.2.3 are made to the group policyholder on your behalf.	<b>20</b>
<b>H – Hijack &amp; Kidnap Insurance</b>	Hijack, Kidnap & Hostage <b>GBP 15,000</b>  Kidnap Ransom Consultants <b>GBP 50,000</b>	QBE <b>will</b> appoint the consultant	<b>21</b>
<b>I – Evacuation Expenses</b>	Evacuation Expenses <b>GBP 50,000</b> per tour group		<b>22</b>
<b>J – Organisers' Liability</b>	Organisers' Liability <b>GBP 2,000,000</b>	An adequate risk assessment must be undertaken  Adequate liability insurance is held by the <b>organiser</b> for each trip	<b>24</b>

## Important Information

### Insurance Act 2015

This policy has been amended to take account of the provisions of the Insurance Act 2015, and is intended to comply with them, unless otherwise stated by way of endorsement or in the schedule.

**Your Right to Cancel** (see the policy wording page 31)

You have no rights of cancellation under this policy. We may cancel this policy by sending you 30 days notice by writing to the last known address. We will return any premium you have paid for any period of insurance left.

**Claim Notification** (see the policy wording pages 28 and 29)

Should you wish to make a claim you must contact **QBE** as soon as possible by one of these means:

#### Sections A, H and I:

Insured Sections A, H and I:  
The Claims Department  
QBE European Operations

#### Sections B, C, D, E, F and G:

Insured Sections B, C, D, E, F and G:  
Travel claims  
Claims International

Plantation Place  
30 Fenchurch Street  
London, EC3M 3BD  
Email: [paclaims@uk.qbe.com](mailto:paclaims@uk.qbe.com)  
Tel: +44 (0)20 7105 5599 Fax: +44 (0)20 7105 4019

PO Box 1037  
Oakleigh House,  
Cardiff, CF11 1HU  
Email: [travelclaims@uk.qbe.com](mailto:travelclaims@uk.qbe.com)  
Tel: +44 (0) 203 0273 999 Fax: +44 (0) 845 604 8634

Travel assistance contact details:



**Telephone:** +44 (0) 203 0273 999  
**Web address:** [www.QBEurope.com/assistance](http://www.QBEurope.com/assistance)

### **Complaint Procedure** (See the policy wording page 39)

If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact Anglia Tours Limited:

If you remain unhappy please email the QBE Customer Relations Manager at [CustomerRelations@uk.qbe.com](mailto:CustomerRelations@uk.qbe.com) or write to the QBE Customer Relations Manager at the address below. If QBE cannot resolve the matter to your satisfaction you can refer the matter to the Financial Ombudsman Service at the following address: Insurance Division, The Financial Ombudsman, Exchange Tower, London E14 9SR

### **Compensation**

QBE is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members are unable, in specified circumstances, to meet any valid claims under their policies. Compensation for non-compulsory insurance will be paid at 90% with no upper limit and at 100% if the insurance is legally compulsory with no upper limit. Further information can be obtained from QBE at the address above, or from the Financial Services Compensation Scheme at the following address: Financial Services Compensation Scheme; 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or from their website ([www.fscs.org.uk](http://www.fscs.org.uk)).

### **QBE Insurance (Europe) Limited**

**QBE Insurance (Europe) Limited** is a private company limited by shares and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation, under Registration Number 202842. You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

The Insurer's home state is the United Kingdom and the company's Head Office and registered address is:

QBE Insurance (Europe) Limited, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD,  
Tel: 020 7105 4000, Fax: 020 7105 4019. Registered in England No. 1761561  
[enquiries@uk.qbe.com](mailto:enquiries@uk.qbe.com)

### **The law and language applicable to the policy**

Either party are free to choose the law and jurisdiction to settle any dispute as regards the interpretation of this policy. Since we are established in England this policy will be governed by and interpreted in accordance with the laws of England and subject to the exclusive jurisdiction of the English courts.