

Endorsement forming part of and attaching to Policy Number:

**UKBSTC50248**

in the name of:

**English Country Schools Ltd**

SUBJECT otherwise to all the terms and conditions contained herein or endorsed hereon it is hereby declared and agreed that:

This policy is extended to include Natural Disaster Coverage.

- General Definitions.

The following definition is included:

**Natural Disaster** shall mean hurricane, tornado, storm, high water, wind, driven water, tsunami, earthquake, volcanic eruption, landslide, snowstorm or natural fire.

Section 1 – Cancellation and Curtailment & Section 2 – Course Fees

Specific Exclusion 8 under Section 1 - Cancellation and Curtailment & Section 2 – Course Fees are deleted and replaced with the following:

‘Any expenses incurred as a result of regulations or order made by any Public Authority or Government. **This exclusion shall not apply to the specific cover provided in respect of Natural Disaster.**’

The following is to be added under Specific Conditions applicable to Section 1 – Cancellation and Curtailment & Section 2 – Course Fees:

The cover provided for Natural Disaster in Section 1 – Cancellation and Curtailment & Section 2 – Course Fees will only apply when a recognised government body, acting on behalf of such government, of the country to or from which the Policyholder is travelling has issued a directive:

- prohibiting all travel to or from
- or
- recommending evacuation from

the country or specific area or event to which the Policyholder was travelling provided that the directive came into force after the Policyholder purchased this insurance or booked the Journey (whichever is the later), or in the case of Curtailment or Alteration to Itinerary, after the Policyholder had left the United Kingdom or Country of Domicile to commence the Journey.

The cover provided for Natural Disaster in Section 1 – Cancellation and Curtailment will only apply when the Policyholder is unable to recover their incurred expenses through any other means.

#### Sub-Section (ii) Travel Delay and Abandonment

Is deleted and replaced with the following:

If during a Period of Insurance an Insured Person is delayed for at least 12 hours from the scheduled departure time (as shown on the travel ticket) of the outbound journey from the Country

of Domicile or the return journey to the Country of Domicile because the scheduled departure of a Public Conveyance is delayed due to a Natural disaster, Strike or Industrial Action, adverse weather conditions, traffic flow congestion, mechanical breakdown or structural defect, ACE will pay the Benefit Amount of:

1.
  - a. £20 for the first 12-hour delay; and then;
  - b. £20 for each full 12-hour delay thereafter, up to £1,000 or the cost of the Journey, whichever is lesser; or
2. up to £3,000 less the Excess in respect of Curtailment Expenses incurred if the Insured Person abandons his/her Journey after a delay of at least 12 hours of the scheduled departure time from the Country of Domicile.

Sub-Section (iii) Additional travel and accommodation Expenses

Is deleted and replaced with the following:

If during a Period of Insurance as a result of the failure of a Public Conveyance due directly to a Natural Disaster, Strike or Industrial Action, adverse weather conditions, traffic flow congestion, default or financial failure or mechanical breakdown an Insured Person misses the international departure of such Public Conveyance on which the Insured Person is booked to travel from:

1. the Country of Domicile at the commencement of the Journey; or,
2. the initial point of departure at the end of the Journey,

ACE will indemnify the Policyholder in respect of reasonable additional travel and accommodation expenses incurred to reach the scheduled destination up to the Benefit Amount of £1,000 for any one Journey, provided that:

1. such travel is of a standard no greater than the class of transport on the outbound journey; and
2. the standard of accommodation is not superior to that of the Journey.

Signed for and on behalf of Chubb European Group Limited

Date: 30/09/2018