

Fruitful Jobs – Important information

It is essential that the beneficiary take out adequate insurance for their trip. Fruitful Jobs, in partnership with Endsleigh offers invaluable cover for trips worldwide. Cover includes cancellation and curtailment of the trip due to accident, illness or sickness; the cost of any repatriation back to the beneficiary's home country following a medical emergency. Additionally cover for over 100 sports and activities are included as standard under this group policy and full details are available within the activity guide lists available on www.fruitfuljobs.com and the group policy documents.

The group policy has been arranged for the benefit of persons travelling on a trip (the beneficiary / beneficiaries) with Fruitful Jobs (the group policyholder).

1. Your Group policy Cover

The table below displays a summary of the maximum amounts which are payable under each section

Fruitful Jobs Policy	3 Months	6 Months
Cancellation or Curtailment Charges	£5,000	£5,000
Emergency Medical & Other Expenses	£10,000,000	£10,000,000
Hospital Benefit	£15 per day / max £300	£15 per day / max £300
Personal Accident	£30,000	£30,000
Baggage	£2,500	£2,500
Personal Money, Passport & Documents		
Currency, notes and coins	£200	£200
Currency, notes and coins (aged under 16)	£50	£50
Other personal money and documents	£500	£500
Passport or visa	£500	£500
Personal Liability	£2,000,000	£2,000,000
Delayed Departure	£20 per 12hrs / max £100	£20 per 12hrs / max £100
Missed Departure	£500	£500
Hijack and Hostage	£3,000	£3,000
Catastrophes and Natural Disasters	£500	£500
Air Rage		
Delay	£100	£100
Personal injury	£40,000	£40,000
Incarceration	£1,000	£1,000
Overseas Legal Expenses & Assistance	£50,000	£50,000
Premium	£7.80	£11.07

The beneficiary MUST be aged under 66 years old at the time of departure. Cover under Personal Accident (other than death benefit) and Air Rage (other than death benefit) is not available to anyone 65 or over.

Key Benefits

- Cover for over 90 sports and activities are included as standard under this policy and full details are available within the group policy.
- Cover is applicable during direct trips to and from the beneficiary's home country at the beginning and end of their placement with Fruitful Jobs.
- A trip outside the United Kingdom if it is a required part of the beneficiary's work placement.
- Leisure trips within Europe for a period not exceeding 21 days in total in each policy term
- Cover is available up to a maximum of 12 months in duration.

Principle Exclusions

General

- The first £50 of each and every claim per incident claimed for by each beneficiary except for claims under personal accident and legal expenses where no excess applies.

Cancellation or curtailment charges

- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until a beneficiary's return home.
- Medication, which prior to departure is known to be required.

Baggage & Personal money, passport and documents

- Valuables left unattended at any time unless in a safety deposit box or in the beneficiary's locked accommodation.
- Baggage contained in an unattended motor vehicle overnight between - 9 p.m. and 9 am (local time) OR 9 a.m. and 9 p.m (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.

2. Important Information

Endsleigh will share the personal details the group policyholder and beneficiaries provide with Zurich Insurance plc. To administer this group policy Zurich Insurance plc will hold and use information about the group policyholder and beneficiaries supplied by them (and by medical providers). Zurich Insurance plc may send it in confidence for processing in the Zurich Insurance plc group (or to other companies acting on Zurich Insurance plc instructions) including those located outside the European Economic Area, however, Zurich Insurance plc has taken appropriate steps to ensure the same (or equivalent) level of protection of information in other countries as there is in the EU. Applications for further information should be addressed to the Data Protection Officer at Zurich Insurance plc.

The Endsleigh Group of Companies ("Endsleigh, we, us") Privacy group policy.

It is Endsleigh's policy to take all necessary steps to ensure that personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 ("the Act").

We hold personal data relating to the group policyholder and any beneficiary in connection with insurance products and services we provide to the extent we are permitted by law, personal data provided to or obtained by, us will be used for the purpose of providing products and services the group policyholder and any beneficiary have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties who have products and services that we think may be of interest to the group policyholder and beneficiaries. In the process of gathering the group policyholder and beneficiary's details we may collect sensitive information such as about your health or in relation to motoring offences. If the group policyholder and beneficiaries purchase products or services from us, they will have given us their consent to use this personal data as detailed in this Privacy Policy. We may wish to contact the group policyholder and beneficiaries from time to time by telephone, e-mail or post about other products and services that may be of interest to them. If at any time the group policyholder and beneficiaries do not wish to receive this information then please write to Endsleigh's Group Data Protection Office at: Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE. Under the Act, as a data subject, the group policyholder and beneficiaries are granted certain rights. If the group policyholder and beneficiaries would like to know what information we hold about them, they can write to us as above. We may charge a statutory administration fee to comply with their request. Should the group policyholder and beneficiaries have any other queries in connection with data protection then please contact Endsleigh's Group Data Protection Officer as above.

Complaints Procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of the group policy. If a beneficiary is unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with the enquiry. Alternatively we can be contacted by: Telephone: 0800 085 8698 Post: Customer Liaison Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Gloucestershire GL51 4UE

If the beneficiary remains dissatisfied they have the right to ask the Financial Ombudsman to review their case. The Ombudsman can be contacted at the following address:- The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

What if I change my mind?

A beneficiary may withdraw from participation in the group policy at any time by giving notice of that intention to the group policyholder. Any return of premium will be calculated from the date such participation ceases, provided the beneficiary has not travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due. We reserve the right to charge a reasonable administration fee.

3. Eligibility Statements

The Beneficiary and anyone accepted for cover under this group policy **MUST** be:

- Registered under the healthcare system in their home country.
- Travelling from and returning to their home country.

This group policy is not available to anyone aged 66 or over. If any member of the travelling party is 66 years or over we are unable to provide them with a quote or group policy. However, if the beneficiary would like to contact BIBA on 0870 950 1790 (Open 9.00am - 5.00pm Monday to Friday) or at <http://www.biba.org.uk/ConsumerHome.aspx> they hold a list of insurers who may be able to assist.

Important conditions relating to health

You and anyone accepted for cover under this group policy (the beneficiary) **MUST** comply with the following conditions to have full protection of the group policy. If they do not comply this group policy may be cancelled or a claim may be refused or the amount of any claim payment reduced.

It is a condition of this group policy that you and anyone accepted for cover under this group policy (the beneficiary) will not be covered for any claims arising directly or indirectly from:

A. At the time of being accepted for cover:

1. Any medical condition the beneficiary has or has had for which:
 - a) Symptoms or diagnosis has occurred within the last 12 months or
 - b) There has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months.

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2. Any medical condition where the beneficiary, their close relative* or a close business associate**:
 - a) Are waiting for an operation, hospital consultation (other than for regular checkups), or other hospital treatment or investigation.
 - b) Have within the last 6 months, been seen by a specialist (other than for regular checkups), had an operation or other hospital treatment or investigation.
 - c) Have received a terminal prognosis.
 - d) Have not had a diagnosis.
3. Any circumstances the beneficiary is aware of that could reasonably be expected to give rise to a claim on this group policy.

B. At any time:

1. Any medical condition the beneficiary has in respect of which they are travelling against medical advice or for which they are travelling to obtain medical treatment abroad.
2. Any medical condition for which the beneficiary is not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
3. The beneficiary travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

The beneficiary has read and agreed to these important conditions relating to the terms and conditions of Fruitful Jobs and those that relate to their health. If the beneficiary does not do so, this insurance cover may not protect them in the event of a claim.

* Close relative – means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner, civil partner or fiancé fiancée.

** Close business associate -means any person whose absence from business for one or more complete days at the same time as the beneficiary's absence prevents the proper continuation of that business.