

SCHEDULE OF COVER

Policy Holder	Nirvana Europe Limited
Policy Number	YJALMB0000105
Insured Address	Osprey House, Kingfisher Way, Silverlink Business Park, Wallsend, NE28 9NX
Effective from	01//12/2021 at 00:00
Expiry date	30/11/2022 at midnight

We agree to insure your customers under the terms, conditions and exceptions contained in the policy wording and outlined in this schedule

Your customers are insured for losses that occur during the period of insurance for which they have opted-in under the terms as outlined below.

For complete terms, please refer to the accompanying policy wording.

SUMMARY OF COVER

SECTION	WE WILL COVER	EXCESS	WE WILL NOT COVER
Event Entry Fee Cover	<p>✓ The non-refundable entry cost of the event, up to £1,000 as part of your accommodation package, if your customer has to withdraw to due unforeseen circumstances, less any booking fees applicable.</p>	<p>15% of the entry cost per claim</p>	<ul style="list-style-type: none"> ✗ booking fees ✗ claims due to pre-existing conditions ✗ if your customers cannot provide a medical report to justify their claim, dated within 72hrs of the injury or cancellation ✗ withdrawal or cancellation due to taking part in the event(s) ✗ any refunds due from the organiser at the date of loss ✗ claims submitted more than 48hrs after the event date ✗ if they change their mind or have a change of personal or business circumstance ✗ any costs if the event organiser cancels, postpones or reschedules the event ✗ costs if your customer is unable or unwilling to attend a rescheduled date for the event ✗ claims for fertility or pregnancy related reasons, unless they suffer complications ✗ claims due to any government intervention

REFUNDS

- **Refund within the initial 14-day period**
Your customers may cancel **their** cover under **your** group policy and you can receive a 100% refund of **their** opt-in costs, without giving reason, by sending **us** written notice within 14 days of the date **they** opted in, or if later, within 14 days of **them** receiving **their** contractual documentation. However, we will not refund any of the opt-in costs if **they** have made a claim or have taken part in the **event**.
- **Refund after the initial 14-day period**
Whilst **your customers** may cancel this cover after the 14-day cooling-off period, no refund of **their** opt-in costs will be payable.
- **Refund if the event is cancelled or postponed by the organiser or governing body**
If the **event** has been cancelled by the organiser, or a cancellation has been enforced by a governing body or local government, we will refund 75% of **your customers** group policy opt-in cost. **You** must request the refund by emailing support@yellowjersey.co.uk within 14 days of the date of the event cancellation, otherwise no refund will be paid.
- **Refund by us**
We may cancel cover by sending **them** 7 days' notice to **your** last known address. **We** will refund in full, so long as **they** have not made a claim. If **they** have made a claim, there will be no refund.

CLAIMS

Remember that it is a condition of **your** policy that **your participants** must provide all information and assistance we may require during the course of **our** investigations. Failure to do so may result in unnecessary delays and expense being incurred or **their** claim not being paid

To submit a claim please click [HERE](#)

COMPLAINTS PROCEDURE:

It is **our** intention to give **your participants** the best possible service. If **they** have any questions or concerns about this insurance or the handling of a claim, **they** should contact **us** via the details below:

Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ | Tel: 0333 003 0600 | Email: support@YellowJersey.co.uk.

If it is not possible to reach an agreement, **they** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **they** are insured in a business capacity and have an annual turnover of less than £2million and fewer than ten staff. **They** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR | Tel: 0300 123 9 123 | Email: complaint.info@financial-ombudsman.org.uk. The above complaints procedure is in addition to **their** statutory rights as a consumer. For further information about **their** statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.