Financial Insolvency Insurance (FII) - Certificate of Insurance

Policy certificate number:	YEFII0426/0040 - 4361 - DIR
Policyholder:	Ski Trips Limited
Policyholder address:	Wellesley Road First Floor Vanquish House Norwich NR152PD
Insurer:	Yelden Insurance Company Guernsey Limited - DIR Registered at Channel Islands No. CMP74611 with a registered office at Suites 1&2, Block A, Hirzel Court , St Peter Port, Guernsey, GY1 2NN.
Period of Insurance:	Valid for trips booked with the Policyholder and declared to the Insurer by the Policyholder between: 00.01hrs 01 May 2026 and 24.00hrs 30 April 2027 and subject to claims being submitted to the Insurer by the Policyholder no later than 30 April 2028
Sum Insured:	Up to but not exceeding the Level of Sum Insured Per Passenger as detailed in the **Premium and Sums Insured Schedule in Addendum 1** subject to a maximum total amount payable under this policy of **£260,000 in the aggregate.**
Premium:	As stated in Addendum 1.
Declaration Frequency:	Monthly in accordance with condition 5.
Administrator:	AVS (Atlas Voyage Secure), a trading name of All Seasons Underwriting Agencies Limited (ASUA) of Alpi House, Suite 2, East Wing, 2nd Floor, Miles Gray Road, Basildon, Essex, SS14 3HJ.
Sales Agent:	All Seasons Underwriting Agencies Limited (Company number 03252689) are authorised and regulated by the Financial Conduct Authority (FRN: 308488).

Yelden Insurance Company Guernsey Limited is a licenced insurer situated in Guernsey, Channel Islands, and was established in 2024 (Company number: 74611).

Yelden Insurance Company Guernsey Limited is regulated by the Guernsey Financial Services Commission (reference number: 3080351). As a Guernsey insurance Company, customers do not have access to the UK Financial Services Compensation Scheme.

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Signed on behalf of Insurer: Aaron Slattery

Signer ID: BIPXFT9015...

Date: 22/04/2026

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Addendum 1

Premium and Sums Insured Schedule

Financial Insolvency Insurance (FII)

Inception Premium *	
£1000.00 plus IPT 120.00 = £1120.00	
Level of Sum Insured up to p.p.:"	**Gross Premium Per Person:**
£ 300	£ 3.60
£ 500	£ 6.00
£ 1000	£ 12.00
£ 1500	£ 18.00
£ 2000	£ 24.00

NB: All Gross Premiums are subject to Insurance Premium Tax (IPT) at 12 %.

Inception premium is non–refundable - Monthly declarations will be reconciled against this initial premium until this credit is exhausted at which point the policyholder will be invoiced on a monthly basis for the additional premium required. The additional premium will be calculated at the quoted rate per passenger per level of indemnity.

Atrium Binding Reference ATYE1025

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