

Youth Group Travel Insurance

Important Information

Overview

The youth group travel insurance policy is designed to cater for the insurance needs of pupils, school staff members and other accompanying adults whilst travelling on a trip arranged by a school. The product provides cover including emergency medical assistance and medical costs, protection in the event of cancellation or curtailment, cover for loss, theft of or damage to baggage, group money and group equipment.

Key features and benefits:

- A 24 hour helpline for medical emergencies
- Emergency medical expenses in the event of illness or injury
- Protection against cancellation or curtailment charges
- Cover for loss or damage to baggage, group money and group equipment
- A wide range of sports and activities covered including an option for winter sports
- Cover includes all persons on a school trip including pupils, staff and voluntary helpers
- Cover for worldwide travel and discounted premium for UK only and European destinations

Key eligibility criteria and exclusions:

- Not available to anyone aged 66 or over
- No cover under cancellation or curtailment charges, emergency medical expenses or personal accident relating to any reason set out under 'Important exclusions and conditions relating to health' - see appendix 1
- No cover where the FCO or World Health Organisation has advised against travel
- No cover where travel is not departing from and returning to your home country
- Each claim will be subject to a £30 excess wherever an excess applies other than any claim for personal liability where a £100 excess applies

Premium Chart

Primary Schools - premium per traveller per day				
Activity Category	UK	Europe	Worldwide Excluding USA, Canada & Caribbean	Worldwide Including USA, Canada & Caribbean
Standard	£0.10	£0.26	£0.52	£0.57
Category 1	£0.16	£0.37	£0.72	£0.80
Category 2	£0.47	£1.09	£2.19	£2.40
Winter Sports	£0.62	£1.56	£3.12	£3.43

Secondary Schools - premium per traveller per day				
Activity Category	UK	Europe	Worldwide Excluding USA, Canada & Caribbean	Worldwide Including USA, Canada & Caribbean
Standard	£0.16	£0.37	£0.72	£0.80
Category 1	£0.23	£0.54	£1.09	£1.20
Category 2	£0.47	£1.09	£2.19	£2.40
Winter Sports	£0.62	£1.56	£3.12	£3.43

Please refer to Appendix 2 - Sports & Activities to determine the sporting category.

Table of Benefits

The table below displays a summary of the maximum amounts which are payable under each section. Please note the group policy is subject to terms, conditions, limits and exclusions - please refer to the group policy wording and the statement of insurance for full details of the cover available.

Insurance Summary		
Benefits	Maximum Amount	Excess
Cancellation or curtailment charges	£1,500	£30
Emergency medical & other expenses	£5,000,000	
Emergency dental treatment	£250	£30
Replacement group leader	£5,000	
Personal accident	£30,000 (subject to age)	£0
Baggage	£800	
Single article, pair or set limit	£200	£30
Valuables limit in total	£300	
Group equipment	£750	
Group money, passport & documents		
Currency, notes and coins	£500	£30
Other group money and documents	£500	
Passport or visa	£200	
Personal liability	£2,000,000	£100

Summary of Cover

This summary contains the key features of the group policy. It does not contain the full terms and conditions, which can be found in the group policy.

Key Benefits

- Cancellation or curtailment charges – cover for unavoidable or necessary costs in the event that you have to cut short or cancel your trip due to death, bodily injury or illness.
- Emergency medical & other expenses – cover for emergency medical treatment, hospitalisation and repatriation home (24-hour medical emergency assistance).
- Personal accident – cover for death, loss of limb or sight and permanent total disablement
- Baggage – replacement of your baggage and personal possessions in the event of accidental loss, theft or damage.
- Group money – cover for accidental loss, theft of or damage to group money and documents (including passports, visas and driving licences).
- Personal liability - cover will offer protection if you are held responsible for injuring someone or damaging someone's property.

Principle Exclusions

- Cancellation or curtailment charges - any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim. Claims relating to any reason set out under 'Important exclusions and conditions relating to health' (see appendix 1).
- Emergency medical & other expenses - Treatment or surgery which in the opinion of a medical practitioner can wait until your return home or medication, which prior to departure is known to be required during a trip. Claims relating to any reason set out under 'Important exclusions and conditions relating to health' (see appendix 1).
- Personal accident – Claims relating to any reason set out under 'Important exclusions and conditions relating to health' (see appendix 1).
- Baggage & group money and passports – valuables, money or passports left unattended at any time unless in a safety deposit box or in your locked accommodation. Baggage contained in an unattended motor vehicle overnight unless in a locked boot or covered from view.
- Personal liability - claims resulting from the pursuit of any business, trade, profession or occupation or the supply of goods or services.

Please note the group policy is subject to terms, conditions, limits and exclusions - please refer to the group policy for full details of the cover available.

Eligibility

Cover under this group policy is available if you are;

- Aged 65 or under at the time of your trip (cover under personal accident is not available to anyone 65 or over).
- Registered under the healthcare system in your home country
- Travelling from and returning to your home country

If any member of the travelling party is 66 years or over we are unable to provide them with cover under the group policy.

Sports and Activities

We will provide cover for the sports and activities listed in appendix 2. Please note that cover under section 6 – personal liability is excluded where you are participating in any sport or activity marked with *.

As a general exclusion, we will not pay for claims arising directly or indirectly from or in connection with your pursuit of winter sports unless the appropriate premium has been paid.

You must wear appropriate safety equipment and take necessary safety precautions as appropriate to the activity. Specific exclusions and conditions apply where shown in appendix 2.

We will not cover any activities not shown on the list or participation in any professional sports.

Important Conditions Relating to Health

You and anyone accepted for cover under this group policy MUST comply with the following conditions to have full protection of this 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 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 you have or have 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.
2. Any medical condition where you, a close relative or a close business associate:
 - a. Are waiting for an operation, hospital consultation (other than for regular check-ups), or other hospital treatment or investigation.
 - b. Have, within the last 6 months, been seen by a specialist (other than for regular check-ups), had an operation or other hospital treatment or investigation.
 - c. Have received a terminal prognosis.
 - d. Have not had a diagnosis.
3. Any circumstances are 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 you have in respect of which you are travelling against medical advice or for which you are travelling to obtain medical treatment abroad.
2. Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
3. Travel against any health requirements stipulated by the carrier, their handling agents or other Public Transport provider.

Data Protection

In order to administer this group policy and any claims made against this group policy, Endsleigh may share personal information provided to us with Zurich Insurance plc, other companies within the Zurich Insurance Group and with business partners, including companies inside and outside the European Economic Area. If we do transfer your personal information, including where we propose a change of underwriter, we make sure that it is appropriately protected. Full details can be found in the group policy wording.

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 you are 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 you remain dissatisfied you have the right to ask the Financial Ombudsman to review your 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?

You 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 you have 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.

Frequently Asked Questions

Listed below are some of the most frequently asked questions about the insurance cover provided:

- 1. Who is the insurance for?**
The insurance is provided for youth groups whilst they are travelling abroad or in the UK.
- 2. What does the insurance cover?**
For a summary of the cover provided by the group policy insurance, please refer to the insurance summary. The insurance will cover many unforeseen events and conditions that would affect your health, finances or long-term well-being.
- 3. Is there anything the insurance does not cover?**
Yes, as with all insurance policies there are a number of general exclusions listed in the group policy wording under 'general exclusions' which should be read carefully in addition to the 'What is not covered' sections of the group policy. Please also note that under most sections of the group policy you will be responsible for paying the first part of each and every claim under each section for which an excess applies. It is your responsibility to read and ensure that you understand the group policy.
- 4. What is the period of cover?**
Cancellation cover is operative from the time you are accepted for cover and terminates when you leave your home to commence your trip. For all other sections of the group policy, the insurance commences when you leave your home to start the trip and terminates at the time of your return to your home on completion of the trip. Any trip that had already begun at the time of you being accepted for cover will not be covered.
- 5. Am I covered if I have a medical condition?**
Please refer to the Important Conditions Relating to Health section of the policy wording or appendix 1 for details on pre-existing medical conditions.
- 6. What type of activities would I be covered for while I am on a trip?**
Over 90 sports and activities are automatically included for no additional charge and most are covered in full however often they are undertaken during the trip. See appendix 2 for full details and for further information.
- 7. Am I covered for taking part in amateur competitions? (Such as a football tournament?)**
Unless otherwise stated in the group policy documentation, cover is available for amateur competitions.
- 8. How do I make a claim?**

WHAT TO DO IN THE EVENT OF A SERIOUS MEDICAL EMERGENCY

Contact the 24 hour Emergency Assistance Service on telephone number: **+44 (0)1243 621058**

In the event of a serious illness or accident which may lead to in-patient hospital treatment please ensure you or someone acting on your behalf contact the Emergency Assistance Service as soon as possible.

The service operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses.

Making a non-medical claim:

All non-medical claims are handled by Endsleigh, telephone number **+44(0)1202 038946**.

Alternatively:

Email: claims@cegagroup.com or

Web: The claim centre: www.endsleigh.co.uk/claim-centre/

The claim form: www.endsleigh.co.uk/personal/travel-insurance/forms/travel-claim-form/

- 9. When should I make a claim:**
In the event of a serious medical emergency, you or someone acting on your behalf should contact the Emergency Assistance Service as soon as possible. For all other claims should be made as soon as possible after the date of the incident and MUST be made within 31 days of any incident. Please ensure you have read and understood any special conditions relating to claims found under each section of the group policy.
- 10. Who will deal with an insurance claim once it has been reported?**
We realise that when a claim is made it is a very stressful time. A dedicated team of travel claim handlers will make the claim as stress free as possible and help to answer any questions there may be.

Appendix 1

Pre Existing Medical Conditions Guide

The following guide can be used to explain the 'Important Conditions Relating to health' section of the group policy wording; this does **NOT** need to be completed and returned to Endsleigh. You must comply with the following conditions to have full protection under this group policy.

For the purposes of this group policy a **Medical Condition** is defined as any disease, illness or injury.

It is a condition of the group policy that you will not be covered for any claims arising directly or indirectly from:

At any time:

1. Any **Medical Condition** you have in respect of which a medical practitioner has advised you not to travel or would have done so had you sought his/her advice.
2. Any **Medical Condition** for which you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice.
3. Any **Medical Condition** for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
4. Your travel against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

Please answer the following questions to enable us to consider whether we can offer to cover any claims (under sections 1, 2 and 3) arising from any pre-existing **Medical Condition**. Please be assured that we keep all information confidential, and it will only be used for the purpose of arranging travel insurance and providing services to you. Providing false or inaccurate information may invalidate your cover.

At the time of taking out this policy/being accepted for cover:

1. Do you have, or have you had, any **Medical Condition** which has:

a. resulted in any symptoms or diagnosis during the last 12 months;
or for which:

Yes No

b. there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months;

Yes No

2. Do you have, or have you had, any **Medical Condition** which:

a. is awaiting an operation, hospital consultation (other than for regular check-ups), or other hospital treatment or investigation;

Yes No

b. within the last 6 months, been seen by a specialist (other than for regular check-ups), had an operation or other hospital treatment or investigation;

Yes No

c. have received a terminal prognosis;

Yes No

d. have not had a diagnosis (i.e. symptoms for where the underlying cause has not yet been established)?

Yes No

3. Are you aware of any circumstances that could reasonably be expected to give rise to a claim on this policy?

Yes No

If any of the questions above have been answered "Yes" you will not have full protection under this policy. We may not be able to consider your claim or may reduce the amount of any claim payment.

Please note that if you make a claim due to a pre-existing medical condition of a close relative or close business associate, there will be no cover if their medical conditions are as described in point 1. and 2. above, at the time of you taking out the policy / being accepted for cover.

For full terms and conditions please refer to the Section – "Important Conditions Relating to Health" in your policy wording.

Unfortunately Endsleigh are not able to provide alternative cover for pre-existing medical conditions not covered under this group policy and this will need to be obtained elsewhere from a specialist provider.

Appendix 2 – Sports & Activities

The following lists detail the sports and activities that the group policy will cover. Please note that there is no cover under section 6 – Personal liability for pursuit of any business, trade, profession or occupation or any sport or activity marked with *.

Covered as standard

- administrative or clerical occupations
- aerobics
- archery
- badminton
- banana boating
- baseball
- basketball
- bmx biking (wearing a helmet and no stunting)
- body boarding (boogie boarding) bowls
- bungee jumping (1 jump only within professional organiser's guidelines and wearing appropriate safety equipment)
- *camel riding
- canoeing (up to grade 2 rivers)
- *catamaran sailing (if qualified or accompanied by a qualified person and no racing)
- *clay pigeon shooting
- climbing (on indoor climbing wall only)
- cricket
- croquet
- curling
- cycling (wearing a helmet)
- deep sea fishing
- *dinghy sailing
- *driving any motorised vehicle for which the Beneficiary is licensed to drive in their Home Country (other than in motor rallies or competitions)
- elephant riding
- fell walking/running
- fencing
- fishing
- flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- football (amateur only and not main purpose of Trip)
- glacier walking
- *go karting (within organisers guidelines)
- golf
- hiking
- horse riding (wearing a helmet and excluding competitions, jumping and hunting)
- hot air ballooning (organised pleasure rides only)
- hydro zorbing
- *jet boating
- *jet skiing
- jogging
- kayaking (up to grade 2 rivers)
- netball
- octopush
- open water swimming (professionally escorted tours only)
- orienteering
- *paint balling (wearing eye protection)
- pony trekking (wearing a helmet)
- *quad biking (wearing a helmet)
- racket ball
- rambling
- *rifle range shooting
- ringos
- roller skating and blading (wearing pads & helmets)
- rounders
- rowing
- running (non-competitive and not marathon of any type)
- safari trekking in a vehicle (must be organised tour)
- safari trekking on foot (must be organised tour)
- *sailing (if qualified or accompanied by a qualified person)
- sandboarding
- sand dune surfing/skiing
- *sand yachting
- scuba diving to max depth 18 metres below sea level (only if qualified scuba diver and not diving alone, or accompanied by qualified instructor)
- shooting/small bore target shooting (within organisers guidelines)
- skateboarding (wearing pads & helmets)
- snorkelling
- softball
- squash
- students working as counsellors or university exchanges for practical course work (non manual)
- surfing
- swimming
- swimming with dolphins
- Sydney harbour bridge walk
- table tennis
- ten pin bowling
- tennis
- track and field athletics
- trampolining
- trekking up to 2,500 metres altitude
- tug of war
- volleyball
- wake boarding
- walking
- *war games (wearing eye protection)
- water polo
- water skiing
- whale watching
- wind surfing
- working farm visits (organised visit supervised by teachers and farm staff)
- *yachting (if qualified or accompanied by a qualified instructor and no racing)

- zorbing

Covered if the appropriate winter sports premium has been paid

- dry slope skiing
- ice skating
- kick sledging
- ski – blading
- skiing on piste skiing – mono skiing - off piste with a guide sledging
- * sledging pulled by horse, dog or reindeer as a passenger
- snow boarding
- snow shoe walking

Covered if the category 1 sports and activities premium has been paid

- abseiling (within organisers guidelines)
- bamboo rafting
- *blokarting
- bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment)
- canoeing (up to grade 3 rivers)
- cycling (racing)
- gorilla trekking (professionally escorted tours only)
- gymnastics
- heptathlon
- high diving
- hockey
- kayaking (up to grade 3 rivers)
- lacrosse
- marathon running
- motorcycle touring off road (no racing)
- off road 4x4 driving (no racing)
- parascending - over water
- power boating
- rap jumping (within organisers guidelines)
- scuba diving to max depth 30 metres below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
- street hockey (wearing pads and helmets)
- trekking between 2,501 to 3,500 metres above sea level
- via ferrata
- white water rafting up to level 4(within organisers guidelines)

Covered if the category 2 sports and activities premium has been paid

In addition to category 1 sports and activities:

- american footballing
- canyoning
- expeditions up to 6,000 metres above sea level (professionally escorted tours only)
- flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)
- football (amateur only and main purpose of the trip)
- gliding
- hang gliding
- judo
- karate
- microlighting
- paragliding
- rugby
- trekking between 3,501 to 6,000 metres above sea level
- triathlon