

Insurance Product Information Document

Company (Insurer): Chubb European Group SE, registered in England and Wales number 000116 with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 202803.

Product: Travelcover for Schools Annual Group Travel Insurance

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the policy schedule and group policy wording, copies of which are available from the Group Policyholder (your school).

What is this type of insurance?

This is a group travel insurance policy covering pupils, teaching staff and accompanying persons authorised by the school, whilst on school trips. It provides cover for overseas emergency medical expenses (for school trips outside the UK), trip cancellation costs, personal property/money losses, and a range of other covers whilst on school trips in the UK or abroad.

What is insured?

The primary value of the cover is for medical emergencies when abroad, cancellation and personal property, with a range of secondary covers included too. This policy pays benefits, in accordance with the policy wording, in the event that you:-

- ✓ suffer illness or injury requiring medical treatment whilst abroad.
- ✓ need to cancel your trip before it begins due to unforeseen circumstances outside your control; or
- ✓ are delayed en route; or
- ✓ suffer loss or damage to personal property

whilst on trips in the UK or abroad

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule. Maximum benefit amounts are per insured person.

- ✓ **Section 1 Chubb Assistance** - A telephone helpline for advice, assistance and information if you are ill or injured abroad, including medical repatriation
- ✓ **Section 2 Personal Accident** - Accidental death - £5,000 / Loss of sight or loss of limb(s) - £5,000 / Permanent total disablement - £25,000
- ✓ **Section 3 Medical** - Medical & emergency repatriation expenses abroad - unlimited benefit amount / Medical expenses in the UK - £1,000 / Supplementary travel & accommodation expenses - abroad £25,000 - UK £1,000
- ✓ **Section 4. Disruption** - Cancellation, Curtailment & Replacement expenses- up to £3,000
- ✓ **Section 5 Missed Departure** - up to £500
- ✓ **Section 6 Travel Delay** - 1. £30 after a 12 hours delay - £30 for subsequent 24 hour periods (maximum £90) / 2. up to £250 for additional travel & accommodation expenses incurred after delay of at least 12 hours (outward journey only) / 3. up to £2,000 for irrecoverable loss of deposits following delay of at least 12 hours (outward journey only)
- ✓ **Section 7 Personal Property & Money** - Personal property - up to £2,500 (valuables limit £750) / Money - up to £250 (increased to £2,500 for teachers) / coins/bank notes for under 16 year olds- up to £100 / credit card misuse - up to £1,000 per policy year (up to £100 per pre-paid card) / loss of passport - up to £750
- ✓ **Section 8 Personal Liability** - up to £2,000,000
- ✓ **Section 9 Winter Sports Extension*** -Piste Closure up to £30 per day (maximum £300 per trip)
- ✓ **Section 10 Passenger Protection** - loss of deposits or additional travel / accommodation expenses as a result of insolvency of tour operator or travel agent - up to £2,000.

* Only covered if shown as 'Included' in Policy Schedule

What is not insured?

- ✗ Full-time members of the armed forces or any reserve forces called out for permanent service
- ✗ Travelling against medical advice or incurring medication costs known to be required before your trip
- ✗ Cancellation due to deciding not to travel and/or changes in financial circumstances (other than redundancy)
- ✗ Property left unattended in a vehicle unless securely locked away out of sight
- ✗ Business or sports equipment (except skis if Winter Sports Extension is included)
- ✗ Any claims for injury, loss or expense as a result of:
 - misuse of alcohol, solvents or drugs; or
 - air travel unless as a fare paying passenger; or
 - participating in aerial pursuits or hazardous activities (see pages 12 & 13 of policy document for details); or
 - participating in winter sports (unless the winter sports extension is included)
 - being engaged in paid manual work; or
 - travelling to a country which is engaged in war where the trip commences after the outbreak of war; or
- ✗ Cancellation or curtailment expenses if Foreign & Commonwealth Office (FCO) advised against travel to your planned destination before you booked your trip
- ✗ Expenses that can be recovered from tour operators/agents, airlines, hotels etc. if FCO advised against travel to your planned destination after booking your trip
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.

Are there any restrictions on cover?

- ! Sections 3, 5 and 6 provide cover for trips abroad only
- ! Sections 3, 5, and 7 - an excess of £50 applies per section
- ! Section 4 - an excess of £75 applies per claim
- ! Section 2 - any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! Section 5 - missed departure is only covered for public transport not arriving on schedule, or your car/taxi suffering a breakdown or accident
- ! Section 7 - the single article limit for personal property and valuables is £500
- ! The countries in which cover applies may be restricted. See policy schedule for details of cover purchased by your school.



Where am I covered?

- ✓ Worldwide whilst on organised trips away from the school; or
- ✓ United Kingdom and Europe on organised trips away from the school; or
- ✓ United Kingdom only whilst on school trips

See the policy schedule for the cover that applies to your school

See 'Are there any restrictions on cover' for sections of cover that only apply abroad.



What are my obligations?

At the start of your policy

At the start of the period of insurance all persons to be insured must be under age 70 years (applies to Section 3 Medical and Section 4 Disruption only).

During the period of insurance

- You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a Doctor, police reports and other reports following loss or injury
- After an injury, you should obtain and follow the advice of a Doctor
- You must take reasonable care to protect against loss, damage, accident, injury or illness
- You must make reasonable efforts to report loss of property and money to the appropriate authorities
- You must contact your tour operator, travel agent, airline, hotel or other service provider for reimbursement of recoverable expenses before making a claim under Section 4 for cancellation or curtailment.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - Medical Expenses and/or repatriation claims – call Chubb Assistance on +44 (0)20 3282 0107
 - All other claims –
Post: The Claims Section, Marsh Limited Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY; or
Call: +44 (0)1444 458144
Email: epg.claims@marsh.com
- You must agree to a medical examination if we ask for it. We will pay for it.



When and how do I pay?

The annual premium for this policy is paid by the Group Policyholder.



When does the cover start and end?

- This is an annual group travel insurance held by the Group Policyholder. The policy start date is shown in the policy schedule and runs for 12 months.
- Cancellation cover for each trip starts on the 'from' date for the period of insurance or the date your trip is booked, whichever is later, and ends when you begin your trip. Cover for all other benefits starts when you begin your trip and ends when you return during the period of insurance
- All cover under the policy ceases:
 - When you are no longer eligible for cover as an insured person; or
 - If Chubb serve notice to end cover under the group insurance policy whichever happens first; or
 - At the end of the period of insurance shown in the policy schedule.



How do I cancel the contract?

The cover is provided to you by the Group Policyholder, but you may cancel your cover under the policy at any time by contacting the Group Policyholder.