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Education Annual Group Travel Insurance

SUMMARY OF COVER

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Contents

Introduction	3
Important information	4
Education annual group travel insurance	5
Section 1 - Medical and emergency expenses	6
Section 2 - Cancellation or curtailment	6
Section 3 - Hospitalisation, hijack and kidnap	7
Section 4 - Travel delay	7
Section 5 - Baggage delay	8
Section 6 - Money, documents and passports	8
Section 7 - Missed departure	9
Section 8 - Students personal accident	9
Section 9 - Winter sports	10
Section 10 - Legal expenses	11
Special clauses	12
General information	13
- Claims service	13
- Complaint handling procedures	13
- The Financial Services Compensation Scheme	14
Other support available	15

Education annual group travel summary of cover

Introduction

Our Education annual group travel policy has been designed to meet the demands and needs of registered educational establishments in the school, further and higher education sectors wishing to insure students travelling on organised overseas trips made over the course of the year, including trips within the United Kingdom if such travel includes overnight stay and/or air travel and/or sea travel.

This document provides only a summary of the main benefits of the Education annual group travel insurance policy. An outline of the policy's significant features and benefits are set out below together with any significant exclusions, limitations and obligations you may have. **For full details of all policy benefits and terms you should read the policy. A policy document is available by contacting us or your broker.**

The policy is divided into a number of sections but not all the sections may be operative as part of your insurance. **Please refer to your documentation for confirmation of the sections of cover selected.**

Important information

This policy is underwritten by

Ecclesiastical Insurance Office plc. The legal expenses section is arranged through DAS Legal Expenses Insurance Company Limited (DAS)

Duration of your policy

Generally 12 months from the start date shown on your policy schedule.

Renewal of your policy

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, therefore please contact us or your broker if you wish to discuss your needs or any additional insurance requirements.

How do you pay?

You must pay for your policy in full. Payment can be made by cheque, bank transfer or direct debit (by one payment).

Where are you covered?

You are covered worldwide for trips up to 60 days duration

Excess

Some cover sections will carry an 'excess' being the first amount of any claim or event, that you are responsible for. The amount(s) will be stated in your quotation or renewal documentation or in the schedule.

Limits

Your cover is subject to various limits and sub-limits of indemnity. **The standard limits are outlined in this summary.**

Cancellation rights

We may cancel this policy or any section of it by sending 30 days' notice by recorded delivery to you at your last known address and shall refund to you the proportionate premium for the unexpired period of cover.

This policy does not entitle you to a cooling-off period.

Education annual group travel insurance

What is covered

The policy provides insurance cover for all overseas educational trips you arrange (including trips within the United Kingdom if such travel includes overnight stay and/or air travel and/or sea travel), subject to you providing an initial declaration of the anticipated destinations and durations of trips and expected numbers of participants.

We will supply you with Certificates to show the extent of cover to participants.

How much you will be insured for

Please see the per person limits outlined in this summary.

What is not covered

Please refer to the General exclusions within the policy document for full details.

- Travel to any destination where the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel. If you are in a country when the FCDO status changes we will continue to provide cover for up to 7 days. After this time all cover will cease.
- Cover where a group member is travelling against medical advice.
- All claims relating to any new or ongoing pandemic or epidemic of disease which arise before or after you took out your policy, other than claims for medical expenses if you are already on a journey, and prior to starting this journey the Foreign, Commonwealth and Development Office (FCDO) had not advised against all or all but essential travel to your destination and that you are attempting to return home.

Are there any limitations

Please refer to the General exclusions within the policy document for full details.

- Any person aged 76 years or over at the date the policy is issued is excluded.
- The maximum length of trip covered is 60 days duration.

Important note: medical treatment and medical referrals

- This is not a private medical insurance. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available. We reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.
- In the event of medical treatment becoming necessary for which reimbursement will be sought, we or our representatives will require unrestricted access to all your medical records and information.

Section 1 – Medical & emergency expenses

What is covered

Medical and other expenses (including emergency dental and optical expenses, accommodation and/or travelling and/or repatriation expenses) as a result of the insured person sustaining bodily injury or sickness. It also extends to include the reasonable charges in the event of death occurring outside of the UK including transportation of the remains or ashes.

How much you will be insured for

Overseas trips outside of the United Kingdom:

- Up to £10,000,000
- Up to £5,000 for funeral costs abroad or transportation of ashes or remains to the UK
- Up to £1,000 for emergency dental pain relief

Trips within the United Kingdom:

- Up to £100 for dental treatment in respect of emergency pain relief only.
- Up to £10,000 for accommodation, travelling and/or repatriation expenses to the insured person's home, hospital or nursing home.
- Up to £1,000 for transportation of the insured person's remains or ashes to the insured person's home.

What is not covered

Please refer to **Section 1 Medical & other expenses within the policy document for full details.**

- Costs incurred after 12 months from the time of incurring the first expense.
- The excess (the first £50 for each and every loss).

Section 2 – Cancellation or curtailment

What is covered

We will pay for cancellation and/or curtailment expenses if a trip is cancelled or cut short following a number of circumstances as outlined in the policy document including sending a substitute group leader or helper to complete the tour.

How much you will be insured for

Up to £5,000

What is not covered

Please refer to **Section 2 Cancellation or curtailment within the policy document for full details.**

- Disinclination to travel
- The excess (the first £50 for each and every loss).

Section 3 – Hospitalisation, hijack and kidnap benefit

What is covered

Benefit if an insured person:

1. receives in-patient hospitalisation treatment whilst abroad (provided we have accepted a claim under Section 1 – Medical and other expenses) or
2. is kidnapped or hijacked.

How much you will be insured for

1. £50 for each full 24 hour period up to £3,000.
2. £50 for each full 24 hour period up to £2,500.

What is not covered

Please refer to Section 3 Hospitalisation, hijack and kidnap benefit within the policy document for full details.

- Compensation if we have not accepted liability under Section 1 – Medical and other expenses.

Section 4 – Travel delay

What is covered

Cover is provided, if as a result of either a strike, industrial action, riot or civil commotion, adverse weather conditions or mechanical breakdown, the departure of any coach, train, sea vessel or aircraft which the insured person is booked on to travel is delayed for at least 4 hours.

How much you will be insured for

If you are delayed for at least 4 hours we will pay £20 then £40 for each subsequent 12 hour delay up to a maximum of £180).

A maximum of £2,000 in total will be paid for any single claim for all insured persons.

What is not covered

Please refer to Section 4 Travel delay within the policy document for full details.

- Pre-warning of strike, riot, civil commotion, industrial action or inclement weather prior to booking the trip.
- The excess (the first £50 for each and every loss).

Section 5 – Baggage delay

What is covered

Cover if your luggage is delayed for more than 12 hours during the trip, we will pay for the purchase of essential clothing and toiletry items.

How much you will be insured for

Up to £250.

Section 6 – Money, documents and passports

What is covered

We will cover you for money (including fraudulent misuse of credit/debit cards by third parties), travel documents and passports that have been lost or destroyed on trips outside of the UK.

How much you will be insured for

Up to £500

What is not covered

Please refer to Section 6 Money, documents and passports within the policy document for full details.

- Losses not reported to the police, transport carrier or in respect of the passport the Consular representative within 24 hours of discovery of loss.
- Money from an unattended vehicle or unaccompanied baggage.
- The excess shown (the first £50 for each and every loss).

Section 7 – Missed departure

What is covered

Cover is provided if you miss your departure following a number of circumstances as outlined in the policy document. Cover includes extra travel and accommodation expenses that you incur to reach your destination or return home.

How much you will be insured for

Up to £500.

What is not covered

Please refer to Section 7 Missed departure within the policy document for full details.

- Traffic congestion causing delay of less than 3 hours
- Pre-warning of the interruption that occurred or if it was announced prior to commencing the journey.
- The excess (the first £50 for each and every loss).

Section 8 – Students personal accident

What is covered

A benefit is payable if the insured person's injury results in the following:

- Death
- Loss of limb(s)
- Loss of sight
- Loss of hearing
- Permanent total disablement

How much you will be insured for

£25,000 (£10,000 in respect of death).

The maximum amount we will pay in respect of all benefits under the policy for all insured persons involved in the same accident shall not exceed £1,500,000.

Are there any limitations

Please refer to Section 8 Students personal accident within the policy document for full details.

- Compensation will only be payable under one of the benefits mentioned above

Section 9 – Winter sports

What is covered

Cover is provided for the insured person(s) whilst participating in winter sport activities such as skiing, snow-boarding and ice skating. We will pay for:

1. Additional cancellation and/or curtailment expenses – irrecoverable deposits, advance payments and other charges for instruction, equipment hired and ski passes in respect of winter sports activities if a trip is cancelled or curtailed.
2. Ski equipment – accidental permanent loss of or damage to ski equipment that is the property or responsibility of the insured person occurring during the trip.
3. Ski equipment hire charges – reasonable and necessary charges for emergency ski hire if the insured person is deprived of ski equipment for 12 hours or more.
4. Unused ski pack – irrecoverable pre-booked costs of lift passes, ski-school or ski equipment hire following accidental bodily injury or illness to the insured person which prevents that person using the skiing facilities.
5. Piste closure – we will pay, if it is not possible for the insured person to ski in the resort following total closure of all on-piste skiing facilities as a result of lack of snow, excessive snow, avalanche or threat of an avalanche for:
 - a. cost of transfer to an alternative ski area and the cost of additional lift passes.
 - b. compensation following total closure.

How much you will be insured for

1. Up to £750
2. Up to £300
3. Up to £300 (£20 for each 24 hour period following accidental damage to the insured person's own winter sports equipment up to a maximum of £200)
4. Up to £100
5.
 - a. Up to £25 for transfer and up to £25 for lift pass for each full day
 - b. Up to £50 for each full day
 A maximum limit of £200 in total applies.

What is not covered

Please refer to General Definitions and Section 9 Winter sports within the policy document for full details.

- Whilst undertaking the activity alone and/or against local authoritative warning or advice.
 - The excess (the first £50 for each and every loss).
1. **Additional cancellation and/or curtailment:**
 - Irrecoverable charges for the first 2 days of cancellation of lessons, loss of use of equipment hired or ski passes.
 - Any claim solely due to adverse weather conditions.
 2. **Ski equipment:**
 - Theft or attempted theft from an unattended vehicle.
 - Theft not reported to local police within 24 hours of discovery.
 - Loss of or damage to ski equipment whilst in use.

Are there any limitations

Please refer to Section 9 Winter sports within the policy document for full details.

- The piste closure cover is only valid on a trip commencing after 20 December at the location of the ski resort and ending before 31 March.

Section 10 – Legal expenses

Note: to ensure an expert service the cover under this section has been arranged through DAS Legal Expenses Insurance Company Limited (DAS). We are responsible for paying any claims under this section but DAS manage all claim matters and correspondence on our behalf.

What is covered

Legal costs in pursuit of a claim for damages against a third party who caused injury or death to an insured person, as long as the incident is insured and occurred during the period of insurance.

Cover is subject to a “reasonable prospects of success” clause. Reasonable prospects is a 51% or greater chance of success, as assessed by a law firm or tax expert chosen by DAS.

How much you will be insured for

Up to £50,000 per claim

What is not covered

Please refer to Section 10 Legal expenses within the policy document for full details.

- Any claims that have not been notified to DAS within a reasonable time of it happening.
- Any legal action the insured person takes which DAS or the appointed representative have not agreed to it or any action that hinders DAS or the appointed representative.
- In certain circumstances (with DAS' prior agreement) you may be free to appoint your own legal representative, who will be subject to the DAS standard terms of appointment. Any costs that fall outside the standard terms will not be paid by us.
- Any claim relating to any illness or bodily injury which happens gradually or is not caused by a specific or sudden accident.

What are your obligations

- You must let DAS know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own.

Do not forget

Eurolaw legal advice helpline – DAS can provide legal advice on any personal legal problem affecting your trip, under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, the Isle of Man, the Channel Islands, Switzerland and Norway. Please see the 'Helplines' section of your policy wording for contact details.

Special clauses – available at an extra cost

The following four special clauses may be suitable for policyholders who do not hold a current Ecclesiastical Education policy.

If you do hold a current Ecclesiastical policy these covers are available under that contract either as an automatic cover or optionally.

Your policy schedule will show if any of these clauses apply.

Group equipment (items which are your property) –

We will pay for accidental permanent loss of or damage to your property.

Personal baggage for participants –

We will pay for accidental permanent loss of or damage to personal goods and effects belonging to the insured person.

Personal liability for participants –

This covers your legal liability arising from accidental death or injury to third parties; or loss or damage to their property.

Employees personal accident cover –

Benefit payable if an employee's injury results in the following during the trip:

- Death
- Loss of limb(s)
- Loss of sight
- Loss of speech or hearing
- Permanent total disablement

Things for you to think about

If any of the following apply please contact us or your broker:

- You have requirements outside of the standard policy cover.
- You are unsure whether the place you are visiting is against FCDO advice.

General information

Claims service

For claims other than Legal expenses call 0345 606 1018. If you are phoning from abroad call, +44 (0) 1452 872 701.

New claims can be reported Monday to Friday 9am to 5pm.

For Legal expenses claims call DAS Legal Expenses Insurance Company Limited on 0345 268 9124. If you are phoning from abroad call, +44 (0) 1452 875 925.

Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

For all complaints other than Legal expenses complaints

Ecclesiastical Insurance Office plc
Benefact House,
2000 Pioneer Avenue,
Gloucester Business Park,
Brockworth, Gloucester,
GL3 4AW, United Kingdom

Tel: 0345 777 3322

Fax: 0345 604 4486

Email: complaints@ecclesiastical.com

For Legal expenses complaints

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side, Temple Back
Bristol
BS1 6NH

Tel: 0344 893 9013

Email: customerrelations@das.co.uk

Our promise to you

We will aim to resolve your complaint within one business day. For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially within Ecclesiastical
- Keep you informed of the progress of the investigation
- Respond in writing to your complaint as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0800 0 234 567

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

This complaints handling procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme

The FSCS is the independent body, set up by the Government, which gives you your money back if your authorised* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at

www.fscs.org.uk

* The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

Law applying

This policy shall be governed by and construed in accordance with the law of England and Wales unless your central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

Other support and cover available

As part of your Group travel insurance policy, you also have access to the following additional services and support.

24 Hour Emergency Assistance and Pre-travel Advice Number

24 hour Worldwide Emergency Assistance Service and Pre-travel advice provided by an assistance company who employ a team of trained multi-lingual assistance co-ordinators.

You should notify the assistance company prior to:

1. an insured person being admitted as an inpatient at any hospital, clinic or nursing home, if possible.
2. any repatriation arrangements being made
3. burial or cremation or transportation of the insured person's body
4. any hospital transfer being arranged or return home costs incurred

Once contacted, an experienced assistance co-ordinator will ensure that necessary medical fees are guaranteed and where appropriate repatriation/transportation is arranged by the most suitable method.

For assistance call +44 (0) 1452 872 794 or email travelassist@ecclesiastical.com

Notes

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Notes

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.
Our permitted business is general insurance.

**You can check this on the
FCA's register by visiting the
FCA's website**

www.fca.org.uk/register

**or by contacting the FCA on
0800 111 6768**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on **0345 777 3322**.

You can also tell us if you would like to always receive literature in another format.

