

Travel Insurance

Insurance Product Information Document

This Insurance is provided by SFS Group Ltd who act as an agent of the insurer – Hamilton Underwriting Limited, Lloyds Syndicate 3334.

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SFS

Schools Travel Insurance –
Including Winter Sports

This document provides a summary of the main cover and exclusions relating to this travel insurance policy. It is not personalised to your specific individual circumstances. Complete pre-contractual information on the product is provided in the policy documentation, 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 unexpected events that could occur before a holiday, while travelling, or whilst on a school trip, e.g. cancelling or cutting short a holiday or needing treatment.



What is insured?

- ✓ Cover if you have to Cancel or Cut short a trip up to £4,000 per person and £100,000 per trip
- ✓ If your trip is Delayed over 6 hours a benefit of £30 per hour you are delayed will be paid up to £150 per insured person
- ✓ Cover for a replacement teacher/adult to take over duties should an insured person have to cancel or cut short their trip, up to £4,000
- ✓ Cover for replacement or repair of Personal Property if lost, stolen or damaged up to £2,000 per adult and £1,000 per pupil
- ✓ If an insured persons personal property is temporarily lost for more than 12 hours we will pay up to £150 towards the costs of buying essential and reasonable replacement items
- ✓ Cover for reasonable and necessary costs of replacing travel documents should you lose, damage or have stolen your passport, visa, travel tickets or other essential travel documents up to £1,000
- ✓ Cover for Personal Liability should an insured person become legally liable to pay claims for bodily injury to a person, or loss of or damage to property, up to £2,000,000
- ✓ Cover for loss or theft of Money, travel tickets, foreign currency and traveller's cheques, or financial loss suffered as the result of fraudulent use of credit, debit or charge cards, up to £1,000 per adult and £250 per pupil
- ✓ Cover for Legal Expenses, up to £25,000
- ✓ Cover for Hijack, Kidnap and Detention, up to £25,000
- ✓ Payment of benefits for injuries resulting in loss of eye(s), loss of limb(s), loss of hearing in both ears (£5,000 for one ear), loss of speech or permanent total disability up to £20,000
- ✓ Payment of benefits for injuries resulting in death up to £25,000 (up to £7,500 per pupil) whilst an insured person is on an official school trip or on official school transport.
- ✓ If an insured person suffers bodily injury which results in them being continuously unconscious a benefit of £200 will be paid for each full week that they are unconscious up to 52 weeks from the date of first becoming unconscious
- ✓ If an insured person suffers bodily injury or illness Medical Expenses, Emergency Travel Expenses and Rescue Expenses, reasonably charged as a direct result, will be paid up to 2 years from the date of illness or injury up to £5,000,000, plus funeral costs abroad up to £5,000
- ✓ Cover for Dental Expenses as a result of an emergency or bodily injury up to £2,500
- ✓ Cover for any irrecoverable payments paid or contracted to be paid in respect of a lost Ski Pass up to £250
- ✓ Cover for Piste closure due to lack of snow up to £200 per insured person.
- ✓ Cover for Avalanche up to £150 per insured person for reasonable additional travel and accommodation expenses incurred, if as a result of an avalanche, landslip or landslide, the insured person is unavoidably delayed from leaving the pre-booked resort



What is not insured?

- ✗ Any excess that you need to pay for claims
- ✗ If an insured person decides not to travel or decide not to continue with an insured trip
- ✗ Claims if you need to claim medical expenses, cancel or cut short your trip due to pre-existing medical conditions or a change in health which existed during the 12 months before any trip, which your book or start, and for which an insured person had seen a doctor, received treatment or medication, or been on a treatment waiting list which has not been referred to us and agreed by us in writing
- ✗ Travel to any destination where the Foreign and Commonwealth Office have advised against all travel to that country or specific parts of that country.
- ✗ Any claim due to an insured person having neurosis, psychoneuroses, psychosis, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type
- ✗ Suicide, attempted suicide or intentional self-injury
- ✗ Any high-risk activities unless they have been referred and we have agreed to cover and endorse them onto your policy
- ✗ An insured person being under the influence of alcohol or non-prescribed drugs, or abusing prescribed drugs
- ✗ Any ski claims for trips within the United Kingdom
- ✗ Any ski claims within Europe commencing or ending during the period 1st May to 30th November inclusive period 1st May to 30th November inclusive



Are there any restrictions on cover?

- ! Any travel to countries where the Foreign and Commonwealth Office advise against all travel to the country or specific parts of a country where the Foreign and Commonwealth Office advise against all travel to specific parts of that country.
- ! Any pre-existing condition if not referred to us and agreed in writing.
- ! Any liability, loss or damage that is also covered by any other insurance. This exclusion does not apply to Personal Accident.
- ! An insured person taking part in any of the following activities: Base Jumping, Bungee Jumping, Deep sea fishing, Elephant riding, Glacier Skiing, Gliding, Hang gliding, Heli-skiing, Hiking or trekking over 4.000 meters, Hot air ballooning, Luge, Microlighting, Motor boating over 3 miles from shore, Motorcycling, Mountaineering, Parachuting, Paragliding, Parascending, Polo, Scuba diving in excess of 30 meters, Skydiving, White water rafting, winter sports involving ski racing, ski jumping, ice hockey or the use of skeletons or bobsleighs. Cover could be provided but only if it has been referred, agreed and endorsed on to your policy.
- ! Personal Accident Accumulation Limit £2,000,000.
- ! Personal Accident Maximin any one person Limit £25,000



Where am I covered?

This will depend on the area chosen from the list below – the cover selected is shown on your policy schedule.

- ✓ **Area 1** – Europe including England, Scotland, Northern Ireland and the Isle of Man
- ✓ **Area 2** – Worldwide excluding USA and Canada
- ✓ **Area 3** – Worldwide



What are my obligations?

At the start of your policy

- To be eligible for cover you must be a pupil at the school, or a staff member of the school if this option is taken up

During the period of insurance

- You and each insured person must take all reasonable steps to avoid or reduce any loss or damage as far as possible.
- You and each insured person must also make every effort to recover any property which has been lost.
- We may not pay a claim if you or an insured person have not kept to a condition(s) of this policy and this results in a claim under the policy, unless you or the insured person can prove that the breach in no way could have increased the risk of such a claim.
- You must tell us as soon as possible about any change in the information you have provided to us which happens before or during the operative time of this policy. We will tell you if such change affects your insurance and if so, whether the change will result in revised terms and/or premium being applied to your policy. If you do not inform us about a change it may affect any claim you make or could result in your insurance being invalid.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim
- You and/or an insured person, must provide, at your/their own expense, evidence to support a claim. An insured person must have any medical examinations we decide are necessary. We will pay for these.



When and how do I pay?

The Policyholder (the School) pays the premium to SFS. Premiums are paid annually.



When does the cover start and end?

This insurance cover is for a twelve (12) month period and the start date is shown in the Schools policy schedule.



How do I cancel the contract?

Only the Policyholder can cancel this insurance without giving reason by providing written notice to us within 14 days of the policy starting or within 14 days of receiving the insurance documents, whichever is later. After the fourteen (14) day cooling off period, provided you have not made a claim, the policyholder will be entitled to a refund of any premium paid, subject to a deduction of 25% of the original premium for the administrative cost of providing the insurance.