TRAVEL INSURANCE

Insurance Product Information Document

CHUBB®

Company (Insurer): Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

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 emergency medical expenses cover for school trips outside the UK, trip cancellation costs for situations listed as insured events in the policy wording, 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; or
- ✓ need to cancel your trip before it begins due to serious health conditions affecting persons travelling; 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 A Personal Accident**: Accidental death £5,000 / Loss of sight or loss of limb(s) £5,000 / Permanent total disablement £25,000
- ✓ **Section B1 Medical**: Medical & emergency repatriation expenses abroad - unlimited benefit amount / Medical expenses in the UK (following accident only) - £1,000 / Supplementary travel & accommodation expenses abroad - unlimited
- ✓ **Section B2 Personal Belongings & Business Equipment**: Business equipment - up to £6,000 (Staff only) / Personal belongings - Pupils up to £3,000 – Staff up to £10,000
- ✓ **Section B3 Money**: Pupils - up to £1,500 (Under 16s £500) Staff up to £5,000 / Credit card misuse - Pupils up to £1,000 Staff up to £5,000 / Loss of Travel documents - up to £3,000 / Identity theft - up to £3,000 (Staff only)
- ✓ **Section B4 Disruption**: Cancellation, Curtailment, Rearrangement & Replacement expenses - up to £5,000 / Travel Delay - £100 after a 4 hour delay then £25 for each hour (maximum £250) / Abandonment after 12 hour delay - up to £2,000 Maximum amount payable per Group Journey is £150,000
- ✓ **Section B5 Serious Disruption**: Assistance if a trip is disrupted due to a serious event (political unrest, a natural disaster, kidnap, hijack) see policy schedule for full details
- ✓ **Section B6 Personal Liability**: up to £5,000,000
- ✓ **Section B7 Winter Sports**:* Piste Closure due to lack of snow - up to £45 per day (maximum £450 per trip)
- ✓ **Section B8 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
- ✓ **Section B9 Chubb Assistance** - A telephone helpline for advice, assistance and information if you are ill or injured abroad, including medical repatriation
- ✓ **Section C Legal Expenses (Overseas)**: up to £75,000

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

What is not insured?

- ✗ Claims arising from an actual or suspected communicable disease outbreak that results in a pandemic, except sections Section B1 - Medical and other expenses provided not travelling in or to an area which the Foreign, Commonwealth & Development Office has advised against all travel or all but essential travel.
- ✗ Travelling against medical advice or to receive medical treatment
- ✗ Cancellation due to deciding not to travel and/or changes in financial circumstances (other than redundancy within 31 days of your trip)
- ✗ Property or money left unattended in an unlocked vehicle or overnight
- ✗ Business equipment insured under another insurance policy
- ✗ Sports equipment whilst being used (except winter sports equipment if Winter Sports Extension is included)
- ✗ Any claims for injury, loss or expense as a result of:
  - illegal acts; or
  - misuse of alcohol, solvents or drugs; or
  - air travel unless as a fare paying passenger; or
  - participating in aerial pursuits or hazardous activities (see page 16 of the policy wording for details); or
  - participating in winter sports (unless the winter sports extension is included)
- ✗ Cancellation or curtailment expenses if Foreign, Commonwealth & Development Office (FCDO) advised against travel to your planned destination before you booked your trip
- ✗ Loss incurred (other than for **Detention**) as a result of regulations or order made by any Public Authority or Government
- ✗ Expenses recoverable (whether successful or not) from a tour operator, travel or accommodation provider, or airline etc.
- ✗ 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?

- ! Under section B4 (Disruption) the maximum amount payable for any one School Journey is £150,000 which may reduce claims payable
- ! Under Section B1 certain covers apply in the UK and abroad
- ! Sections B5 and C provide cover for trips abroad only
- ! Excesses apply (see policy wording for details)
  - Sections B1 (Medical expenses) – £50 per claim
  - Sections B2 (Personal Belongings) & B3 (Money) - £50 per policyholder
  - Section B4 (Alteration / Rearrangement / Replacement) - £50 applies per claim
  - Sections B4 (Cancellation) and B5 - £75 per claim
- ! Section A - any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! 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 cover applying to your school and refer to 'Are there any restrictions on cover' for sections of cover that only apply abroad.

What are my obligations?

At the start of your policy

To be eligible for cover you must be a pupil or staff member at the school or a person who is authorised by the school to undertake a journey on their behalf.

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 B4 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, 4 Milton Road, Haywards Heath, West Sussex RH16 1AH; or
    Call: +44 (0) 330 818 0056 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 or the Group Policyholder 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.