

# Annual Travel Insurance

Independent schools undertake a great many trips and journeys throughout the year, from an away sports match to the overseas residential trip. Ensuring adequate insurance protection is a must and arranging an annual policy to cover all trips made will save time and money.

## KEY FEATURES

- One annual premium to cover all trips
- Cover includes all persons taking part including pupils, staff and voluntary helpers
- Worldwide cover
- 24 hour emergency helpline and language assistance
- A choice of cover levels with our 'Standard' or 'Plus' options.

The policy has been designed to cover the range of travel undertaken by independent schools and includes all one day trips as well as winter sports as standard.

There are two options for our annual travel insurance, 'Standard' and 'Plus'. Schools can therefore choose which version of the cover will best suit their needs. See opposite for a brief summary of the 'Standard' and 'Plus' coverage.

Both the 'Standard' and 'Plus' versions of the cover will automatically include the usual range of sports and other activities undertaken by schools. Staff and other adult helpers are included without additional charge.

## PLUS POLICY COVER

Schools choosing the 'Plus' version of the cover will also benefit from:

1. Cancellation, curtailment and additional accommodation expenses due to natural disasters such as volcanic ash clouds, avalanches, cyclones or earthquakes. Terrorism is also included.
2. Higher sums insured for cancellation or curtailment (see overleaf for details).



## STANDARD POLICY COVER

A summary of the main cover is shown here. Full details of the cover, sums insured and exclusions can be found on the certificate, a copy of which is available on request.

1. Medical expenses arising from an accident outside of the UK.
2. Cancellation and curtailment if the insured person is unable to travel for medical or certain other reasons.
3. Loss of money, passport, clothing and other personal effects belonging to any member of the trip.
4. Additional expenses incurred should a replacement member of staff be required to join the trip due to illness or injury to a teacher or helper already engaged on the school trip.
5. Compensation for piste closure.
6. Personal accident cover for disability or death.

## EMERGENCY ASSISTANCE

Situations that require emergency assistance can be referred immediately at any time of day or night to:

Intana Global +44 (0)20 7902 7405

This is a 24 hour emergency service manned by experts and includes language translation.



### SUM INSURED

A brief synopsis of the sums insured provided under this policy is shown below. For full details please refer to the policy document, a copy of which is available on request.

1. Medical expenses – up to £5M per person.
2. Cancellation – up to £2,500 per person (increased to £4,000 per person if the Plus policy is selected)
3. Loss of money, passport, clothing and personal effects – up to £1,000 per person or £250 per person for money.
4. Additional expenses incurred in respect of a replacement member of staff.
5. Winter sports coverage – £250 per person for a lost ski pass or piste closure.
6. Personal accident cover – up to £25,000 per person.
7. Personal liability - up to £2M per person.

### TERMS AND CONDITIONS

A brief synopsis of the main terms and conditions is shown here. Please refer to the policy document for the full terms and conditions.

**Geographical cover** - The cover is provided on a worldwide basis but excluding any area that is subject to a Foreign and Commonwealth Office travel warning advising against travel.

**Claims** - All claims must be notified to SFS Group as soon as possible. Thefts must be reported to the police within 48 hours and a note of the local crime reference number or report should be retained. Medical emergency claims will be dealt with via Specialty Assist Ltd.

**Pre-existing conditions** - Any pre-existing medical condition, including physical or mental disability and conditions for which the individual is under the care of a doctor or other specialist, must be referred to the insurer before cover can be accepted.

**Dangerous or hazardous activities** - Certain dangerous or hazardous activities must be referred to insurers before cover can commence. If accepted, insurers may wish to charge an additional premium. Activities which should be referred include, but are not restricted to: 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, Motorsport, Mountaineering, Parachuting, Paragliding, Parascending, Polo, Scuba Diving in excess of 30 metres, Skydiving, White Water Rafting, Winter Sports including Ski and Ski-bob racing in international or national events, Ski Jumping, Ice Hockey or the use of Skeletons or Bob-Sleighs.

### INSURERS

AXIS Managing Agency Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Number 754962). AXIS Managing Agency Ltd is the managing agent of AXIS Syndicate 1686 and 2007 at Lloyd's and subject to the supervision of the Society of Lloyd's. AXIS Managing Agency Ltd is registered at Willkie, Farr & Gallagher (UK) LLP, Citypoint, 1 Ropemaker Street, London EC2Y 9AW (Company Number 08702952).

### PREMIUMS

Premiums are charged annually based upon the total number of pupils at the school. Staff and other adult helpers are automatically insured without additional charge. Staff undertaking travel on behalf of the school but without pupils eg, educational conference, may be included for an additional charge.

Premiums start from just £2.92 per pupil, per annum excluding Insurance Premium Tax.

For further information regarding this product and the SFS Group please contact us via one of the methods below:

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SFS Group is authorised and regulated by the Financial Conduct Authority