

## Insurance Product Information Document

**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:** Off Site Activities Travel & Personal Accident Insurance Group Policy

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the certificate of insurance and policy terms and conditions.

### What is this type of insurance?

This is a group travel insurance policy with the school as the Group Policyholder. The 'Off-Site' section of this insurance covers pupils, teaching and support staff, adult volunteers, helpers and assistants, and other children as authorised by the school to undertake a journey whilst on organised trips outside the school boundaries. This policy provides cover for overseas emergency medical expenses, trip cancellation costs, personal property/money losses, and a range of other covers whilst on school trips in the UK or abroad. The 'On-site' section of this insurance covers pupils, teaching and support staff, adult volunteers, assistants, or helpers as authorised by the school. This section provides cover in the event of death, serious or dental injuries following an accident within the school boundaries and during the journey to and from school. The 'On-Site' cover under this policy is optional therefore please refer to the policy schedule to check whether it is included under your specific policy.



### What is insured?

The main purpose of the cover is for overseas medical emergencies, cancellation costs and loss, theft, or damage to personal property. There are a range of secondary covers also included in the policy. This policy pays benefits, in accordance with the policy wording, in the event you:-

- ✓ suffer illness or injury requiring medical treatment abroad; or
- ✓ need to cancel your trip before it begins due to serious health conditions affecting the persons travelling; 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 for 'Off Site Activities' are listed below, with full details of sub-sections contained in the policy schedule. Maximum benefit amounts are per insured person.

- ✓ **Section 1. Medical** – Medical Expenses & Emergency Repatriation Expenses - Unlimited benefit amount / Hospital Benefit - £50 per day (up to 40 days) / Search & Rescue costs - up to £25,000.
- ✓ **Section 2. Personal Belongings** - loss, damage or theft up to £5,000 overall (up to £1,000 for a single item).
- ✓ **Section 3. Money** - Up to £3,000 (£10,000 for the group leader only) / coins / bank notes up to £2,000 / credit card misuse up to £3,000 / loss of passport up to £1,500.
- ✓ **Section 4. Disruption** – Cancellation, Curtailment & Replacement expenses- up to £10,000 / Delayed Departure up to £200 (travel abandonment up to £1,000) / Missed Departure up to £500.  
Maximum amount payable per Group Journey is £100,000
- ✓ **Section 5. Winter Sports** – Replacement Ski Hire up to £200 / Unused or lost Ski Pass £75 per week (up to £200 max) / Piste Closure £20 (up to 10 days).
- ✓ **Section 6. Personal Injury\***– Death & Permanent Total Disablement - Scale 1 £25,000 / Scale 2 £50,000 / Scale 3 £75,000 / Scale 4 £100,000.  
Permanent Disabling Injuries (benefit limits vary depending on nature of the permanent injury) - Scale 1 up to £25,000 / Scale 2 up to £50,000 / Scale 3 up to £75,000 / Scale 4 up to £100,000 / Hospital Confinement £50 per day (182 days).
- ✓ **Section 7. Personal Liability** - up to £5,000,000.
- ✓ **Section 8. Overseas Legal Expenses** - up to £50,000.
- ✓ **Section 9. Dental Injury\*** - up to £1,000.

Sections 6 & 9 (marked \*) can be extended to include 'On Site Activities' cover i.e. whilst on school premises or travelling between home and school. See 'Cover Selected' in the policy schedule for details and for confirmation of the Scale covered under Section 6.



### What is not insured?

The policy excludes claims for:

- ✗ Claims arising from an actual or suspected communicable disease outbreak (which includes Covid-19) except sections 1A & E (Medical Expenses & Emergency Repatriation 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 to receive medical treatment, travelling against medical advice or if a traveller has a terminal prognosis.
- ✗ Losses not reported to the appropriate authorities.
- ✗ Property left unattended in a vehicle unless securely locked away out of sight.
- ✗ Flying as a pilot or crew member of a fixed wing or rotary propelled aircraft.
- ✗ Cancellation due to deciding not to travel and/or changes in financial circumstances (other than redundancy).
- ✗ Business or sports equipment (except skis under Section 5 Winter Sports).
- ✗ Travelling to a country which is engaged in war, where the trip commences after the outbreak of war.
- ✗ The financial failure of any transport or accommodation provider or their agents.
- ✗ Expenses recoverable (whether successful or not) from a tour operator, travel or accommodation provider, or airline etc.
- ✗ Cancellation or curtailment expenses if Foreign, Commonwealth & Development Office (FCDO) advised against travel to your planned destination before you booked your trip.
- ✗ Loss incurred as a result of regulations or order made by any Public Authority or Government.
- ✗ 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?

- ! Section 1. Medical - the covers shown in 'What is insured?' apply to trips abroad only. There are certain covers that apply in the UK (see policy wording for details).
- ! Section 4. Disruption - the maximum amount payable for any one School Journey is £100,000, which may reduce claims payable.
- ! Section 6. Personal Injury - any disability that existed before an accident will be taken into account and may reduce the benefit amount payable.
- ! Section 6. Personal Injury - Accidental death benefit is fixed at £20,000 for insured persons under age 16 years old.
- ! Section 8. Overseas Legal Expenses - provides cover for trips abroad only.
- ! Missed departure is only covered for public transport not arriving as schedule, or your car/taxi suffering a breakdown or accident.
- ! Professional sportspersons and professional entertainers are not eligible for cover under this policy.



## Where am I covered?

- ✓ 'Off-site' - Insured persons defined by Categories A, B, C & D on page 3 of the policy schedule – cover is effective worldwide whilst on organised school trips outside the school boundaries.
- ✓ 'On-site' - Insured persons defined by Categories A, B & C on page 5 of the policy schedule – cover is effective whilst the insured person is within the school boundaries as well as travelling from their place of residence to school, and vice versa.



## What are my obligations?

### At the start of your policy

To be eligible for cover under this policy, all insured persons must be permanently resident in the UK and under the maximum age limit of 75 years old when this policy is taken out.

### During the period of insurance

- You must provide, at your own expense, any certificates, information, and evidence we reasonably require including medical certificates and other documents, following an 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.

### In the event of a claim

- You must notify us as soon as possible and as follows:

- Call: 0345 841 0059
- Email: [uk.claims@chubb.com](mailto:uk.claims@chubb.com)
- Web: [www.chubbclaims.co.uk](http://www.chubbclaims.co.uk)

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. Details on how to pay can be found on the invoice. Payment of premium must be received by Chubb within 60 days of the date on the invoice, otherwise Chubb will cancel your policy from the start date of your insurance. This means no cover will be in force and no claims will be payable under this policy..



## When does the cover start and end?

This is an annual group travel insurance and personal accident policy held by the Group Policyholder. The policy start date is shown in the Group Policy Schedule and runs for 12 months.

### Travel Insurance - 'Off Site' Cover

Cancellation cover for each trip starts on the 'from' date for 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.

### Personal Injury and Dental Injury benefits - Optional 'On-Site' cover

Cover is provided whilst travelling to and from school and whilst on school premises.

### All cover under the policy ends

- When you are no longer eligible for cover as an insured person; or
- If Chubb and/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?

You may cancel your cover at any time by contacting the Group Policyholder.