

# Insurance Product Information Document

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## Product: Off Site Activities Travel & Personal Accident Insurance Group Policy

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 terms and conditions, copies of which are available from the Group Policyholder.

### What is this type of insurance?

This is a group travel insurance policy covering pupils, teaching and support staff, adult volunteers, helpers and assistants, and other authorised children (insured persons), whilst on organised trips outside the school boundaries ("off site"). It provides cover for overseas emergency medical expenses (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 overseas, 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.
- ✓ need to cancel your trip before it begins due to serious health conditions affecting 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** – A.& E. Medical Expenses & Emergency Repatriation Expenses - unlimited benefit amount / B. Hospital Benefit - £50 per day (40 days max) / G. Search & Rescue costs - up to £25,000
- ✓ **Section 2. Personal Belongings** - loss, damage or theft up to £5,000 overall (single item limit £1,000)
- ✓ **Section 3. Money** - Up to £3,000 (increased to £10,000 for the group leader) / 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 (£200 max) / Piste Closure £20 (10 days max)
- ✓ **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 max)
- ✓ **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?

- ✗ Claims under any section 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
- ✗ 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)
- ✗ Property left unattended in a vehicle unless securely locked away out of sight
- ✗ Business or sports equipment (except skis under 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?

- ! Under section 4 (Disruption) the maximum amount payable for any one School Journey is £100,000 which may reduce claims payable
- ! Section 8 provides cover for trips abroad only
- ! Under Section 1 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)
- ! Accidental death benefit under Section 6. is fixed at £20,000 for insured persons under age 16 years
- ! Missed departure is only covered for public transport not arriving on schedule, or your car/taxi suffering a breakdown or accident
- ! Professional sportspersons and professional entertainers are not eligible for cover under this policy
- ! Under Section 6 any disability that existed before an accident will be taken into account and may reduce the benefit amount payable.



## Where am I covered?

- ✓ 'Off Site' Activities - Worldwide whilst on organised school trips outside the school boundaries
- ✓ 'On Site' Activities – Whilst on the school premises and travelling to and from school.
- ✓ 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.

The Policy Schedule will state if the optional 'On Site' cover has been purchased.



## What are my obligations?

### At the start of your policy

At the start of the period of insurance all persons to be insured must be permanently resident in the United Kingdom and under age 75 years.

### 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.

### 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)203 305 8243
  - All other claims –
    - Call: 0345 841 0059 (within UK only) International: +44 (0)141 285 2999; or
    - Email: [claims@chubb.com](mailto:claims@chubb.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 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. Maximum age for cover is 75.

### Travel Insurance ('off site' trips)

- 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

### Optional 'on site' cover (Personal Injury and Dental Injury benefits)

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

### All cover under the policy ceases

- 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?

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.