

School Journey Insurance

Summary of Cover

Type of cover	Sum assured	Cover details
Cancellation, curtailment, travel disruption/delay, replacement	Up to £5,000	Loss of deposits and advanced payments (not recoverable from any other source) and any additional travel and accommodation costs necessarily and reasonably incurred arising from events beyond the insured's control (Whole trip cancellation claims are limited to a maximum sum insured of £100,000).
Travel Delay	Up to £150	If in excess of a 4-hour delay, £25 per hour up to a maximum of £150
Medical and Emergency Travel Expenses	Unlimited	Any medical and emergency travel expenses reasonably and necessarily incurred (not applicable in the UK).
Search and Rescue	Up to £25,000	All necessary and reasonable costs incurred to search for and return an Insured to a place of safety.
Repatriation Expenses	Unlimited	Any expenses reasonably and necessarily incurred to transport an insured who has been injured or become ill to an appropriate medical facility or his home.

Legal Expenses	Up to £50,000	Legal expenses incurred by or on behalf of an Insured in pursuit of a claim for damages and/or compensation against a third-party.
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Personal Property	Up to £2,500	Reasonable costs of replacement or repair of items, lost, stolen or accidentally damaged. Any one item that exceeds £1,500 in value, will not be covered under this policy.
Money	Up to £1,000 or Up to £2,500 for Party Leader	Reimbursement for the loss or theft of money, or financial loss suffered as a result of fraudulent use of credit, debit or charge cards.
Winter Sports	Up to £250	£25 per 24-hour period necessary to hire replacement skis. £75 for each full week an insured is unable to use their pass as a result of accident/illness/loss/theft. Up to £25 for each 24-hour period when you are unable to ski due to lack of snow and no other alternative skiing is available.
Hijack/Kidnap	Up to £15,000	A benefit of £300 per complete day that an insured person is forcibly or illegally detained as a result of an unlawful seizure of or wrongful taking control of an aircraft, ship or train or as a result of kidnap, kidnap for ransom or hostage.

Political Evacuation	Up to £50,000	Reimbursement of evacuation and repatriation costs due to political evacuation or instability and £100 per day per insured for expenses.
Personal Liability	Limit £5,000,000	Indemnity against legal liability to any person for bodily injury, sickness or disease or accidental loss or damage to the property of any person.

Principal Exclusions

The following are some of the exclusions under the policy;

- Persons travelling against the advice of a medical practitioner
- Cancellation due to government/public authority regulation
- Cancellation due to pandemic, epidemic or a WHO public health emergency
- Use of non-prescribed drugs which cannot be legally obtained from a pharmacy or drug or alcohol abuse
- Costs incurred in connection with any deliberate and intentional criminal act
- Any costs related to pregnancy or childbirth if 26 weeks pregnant or more at the start of the trip
- Attempted suicide or intentional self-injury
- Flying as a pilot
- Anyone 80 years or over
- Disinclination to travel, redundancy or resignation

Please note that following the pandemic, as of September 2021 there is a Covid 19/Pandemic exclusion applied to any whole-trip cancellation and this will need to be borne in mind when booking any future trips. It is essential that the travel provider offers protection in relation to cancellation due to Covid 19/pandemic causes, either by a guaranteed full refund or flexible booking options.

Worldwide Medical Assistance

To obtain urgent medical advice or assistance, there is an emergency helpline that operates a 24-hours emergency service throughout the year.

You should contact the following company in any event if admission to hospital or if hospital treatment is required. They can assist in finding appropriate medical help, translation services and invoicing arrangements.

Lifeline Plus Assistance:

- From the UK: 01273 552922
- From Abroad: +44 (0)273 552922

Lifeline Plus Assistance will:

- Consult with doctors and hospital authorities regarding treatment, the insurance policy itself and will guarantee the payment of the hospital charges
- where it is considered preferable to bring back the patient to the UK, consult with the doctors as to appropriate means of transport (scheduled airline/road or specially equipped ambulance)
- Carry out medical repatriation
- Arrange for persons to visit/accompany the patient, subject to Lifeline Plus Assistance's agreement.

Pre-existing Medical Conditions

The AIG policy does not exclude persons with pre-existing medical conditions. Cover will only be refused if it is discovered that the Insured was travelling against medical advice.

For peace of mind, any person wishing to travel with a pre-existing medical condition should seek a medical practitioner's approval at the time of booking and/or shortly before the trip commences in case of deterioration.

The doctor should take into account:

- f) the person's condition
- g) the destination
- h) the nature of the planned activities
- the length of the trip
- j) other factors such as the planned availability of additional care or medication.

Anyone travelling against medical advice will not be insured under the medical expenses section.

Exchange Visits - Insurance

Providing the exchange visit is organised by the school or educational establishment, the same terms and policy conditions as outlined above, will apply.