

Single Trip & Annual Multi-Trip Travel Insurance

Insurance Product Information Document

Company: Red Sands Insurance Company (Europe) Limited, registered in Gibraltar with company number 87598. Registered office Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is authorised and regulated by the Gibraltar Financial Services Commission.

Product: School Trip Cover

School Trip Cover is a trading name of Ancile Insurance Group Limited registered in the U.K and is authorised and regulated by the Financial Conduct Authority (471641) to undertake insurance mediation. School Trip Cover acts on behalf of Red Sands Insurance Company (Europe) Limited.

This document provides a summary of the main cover and exclusions to help you decide if the cover meets your needs. The full terms and conditions can be found in the policy wording and your policy certificate. It is important that you read all of these documents carefully.

What is this type of insurance?

This cover provides a package of Travel Insurance benefits which can be bought as either a Single Trip or Annual Multi-Trip policy



What is insured?

The policy covers up to the following:

- ✓ **Cancellation and Curtailment – Up to £1,500**
Cover for any non-refundable unused travel and accommodation costs if you have to cancel or cut a trip short due to certain reasons specified in the policy.
- ✓ **Abandonment - Up to £1,500**
Cover for if you choose to cancel your trip after a delay of 12 hours or more at the outbound journey from the United Kingdom or the Channel Islands
- ✓ **Personal Accident – Up to £10,000**
Cover for your accidental bodily injury whilst on your trip that results in your death or loss of limb, loss of sight or permanent total disablement.
- ✓ **Emergency Medical Expenses – Up to £10 million**
Cover for emergency medical treatment and additional expenses, repatriation and the services of a medical assistance company, outside your home country.
- ✓ **Hospital Benefit - Up to £500 (£10 for each full 24 hour period)**
Cover if you are in a public hospital abroad as an in-patient during your trip
- ✓ **Baggage – Up to £1,000**
Cover for items that are usually carried or worn during a trip if they are lost, stolen or damaged.
- ✓ **Personal Money – Up to £500 (£150 Student Money Limit)**
Cover if your cash or money carried on you or left in a safety deposit box is lost, stolen or damaged.
- ✓ **Loss of Passport – Up to £200**
Cover if your passport carried on you or left in a safety deposit box is lost, stolen or damaged.
- ✓ **Personal Liability – Up to £2 million (Teacher Liability up to £5 million)**
Cover if you are legally liable to pay costs due to an incident caused directly or indirectly by you and that results in injury, death to a person or loss or damage to property.
- ✓ **Legal Protection – Up to £25,000**
Cover if you need to claim compensation due to your death, illness or personal injury.

Optional additional cover available

- ✓ Wintersports extension
- ✓ Natural Catastrophe extension
- ✓ Additional Sports and Hazardous Pursuits extension
- ✓ Terrorism Cover Extension
- ✓ Denial of Boarding
- ✓ Search and Rescue Extension



What is not insured?

- ✗ Excesses apply on the policy and are shown in your policy schedule - you are responsible for paying this amount in the event of a claim
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming
- ✗ There is no cover if you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Trips longer than 22 days on a single trip policy.
- ✗ Your disinclination to travel
- ✗ Your failure to obtain the required Passport, ESTA, Visa's or inoculations in time
- ✗ Loss, theft or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in.
- ✗ Natural damage (e.g. wear & tear or from weather)



Are there any restrictions on Cover?

- ! Cover is only available to residents of the United Kingdom, Channel islands or BFPO and they must be registered with a General Practitioner.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule.
- ! There will be no cover if the FCDO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation
- ! There is no cover if you are travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- ! **Please be aware that this is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by the IMG Global Response Limited team.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.



Where am I covered?

You're covered for the geographical area chosen by you and shown on your Policy Schedule. The areas of cover offered are:

- ✓ **UK** - England, Wales, Scotland, Northern Ireland and the Isle of Man.
- ✓ **Benelux Countries** - Belgium, Holland, Luxembourg, France and Germany
- ✓ **Europe** - The Republic of Ireland, The Channel Islands, The Continent of Europe, West of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European Countries bordering the Mediterranean (excluding Egypt, Algeria, Israel, Lebanon and Libya)
- ✓ **Worldwide 1** - Anywhere excluding the United States of America, Canada, Greenland and the Caribbean
- ✓ **Worldwide 2** - Anywhere in the world
- ✓ **Australia and New Zealand**

This is subject to there being no restrictive travel advice from the Foreign, Commonwealth and Development Office (FCDO). This can be checked by visiting: <https://www.gov.uk/foreign-travel-advice>



When and how do I pay?

You will pay your premium as a one-off payment when you purchase a policy.

If you do not pay your premium when it becomes due, cover will not be provided.

You can arrange insurance over the phone on 0800 294 2969, you can pay by debit/credit card.



What are my obligations?

- You must be a resident of the United Kingdom, the Channel Islands, Isle of Man or BFPO.
- Before you purchase a policy you must give complete and accurate answers to any questions we may ask you. Failure to provide full and accurate information before you take out insurance or when your circumstances change may invalidate your policy and claims may not be paid.
- Premiums must be paid on time.
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible.
- If you need medical assistance while abroad, you must call the 24/7 assistance team before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter on +44 (0) 2920 474133
- If you suffer an injury, illness or change in your current existing medical condition(s), including any changes to medication, after taking out this insurance but before starting your trip (this is known as a change in circumstance of anyone on the policy) you must contact us by telephone: 0800 294 2969 to advise us.
- You must let us know about any changes including any changes to medical conditions or the health of anyone named on the policy.



When does the cover start and end?

The period of insurance for all sections except the cancellation section commences when you leave home in the UK, Channel Islands, Isle of Man or BFPO to start your trip and ends when you have returned to your home in the UK, Channel Islands, Isle of Man or BFPO as shown on the Schedule of cover and limits.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule. For Single Trip policies, cancellation cover starts as soon as you purchase a policy.



How do I cancel the contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by calling Just Travel Cover on 0800 294 2969 within 14 days of purchase to obtain a full refund less an administration charge of £18.00.

Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, in addition to a £18 administration charge: For **Single Trip policies of one-month or less trip duration** - no premium will be refunded, however in exceptional circumstances we may offer a discretionary refund if you have not already travelled and are not intending to claim or have made a claim (irrespective of whether your claim was successful or not).