

Travel Insurance

Product: The Outward Bound Trust Personal Accident & Travel Insurance Policy



This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. . Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions, which are available from The Outward Bound Trust (the Group Policyholder).

What is this type of insurance?

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What is insured?

This Policy pays benefit, in accordance to the policy wording, in the event that you: -

- ✓ Sustain accidental bodily injury or contracting an illness during the course of an insured journey
- ✓ Are forced to cancel or cut short an insured journey as direct and necessary result of any cause outside your control
- ✓ Are delayed outward or homeward for at least 4 hours
- ✓ Suffer loss of or damage to Personal Belongings

The sums insured for each benefit section are listed below, with full details of sub-sections within the policy wording.

Medical and travel expenses:

- ✓ Medical and Emergency Travel Expenses including repatriation – Unlimited / Continuing Medical Charges – up to £50,000
- ✓ Foreign Coma benefit - £50 per day (maximum of 365 days)
- ✓ Funeral Expenses – up to £10,000
- ✓ Hospital expenses - £50 for each completed 24-hour period (maximum of 365 days)
- ✓ Search and rescue Expenses – maximum of £25,000

Personal Belongings :

- ✓ Loss of or damage - up to £2,500 overall (any one unspecified item 50% of sum insured)
- ✓ Personal Belonging Delay – up to £750 per group (£50 after first 4 hours, £50 for each complete 4 hours thereafter)

Money :

- ✓ Loss or Theft up to £5,000 (£2,000 maximum cash limit)
- ✓ Fraudulent Use of Credit Card – up to £3,000

Disruption – Cancellation :

- ✓ Curtailment or Change of Itinerary – up to £10,000
- ✓ Travel delay – £750 per group (£50 after first 4 hours, £50 for each complete 4 hours thereafter)
- ✓ Missed departure – up to £1,000

Hijack and Kidnap :

- ✓ Up to £300 per day (maximum of £25,000) / Life threatening Situation Expenses – up to £10,000 for all claims in Period of Insurance

Personal Liability :

- ✓ Up to £5,000,000

Legal Expenses :

- ✓ Up to £50,000

Are there any restrictions on cover?

- ! Only the sections of cover that are shown in the policy schedule as 'insured' apply to this policy
- ! No one above the age of 75 will be covered on this policy unless specifically agreed
- ! In the event that the Insured Person loses their keys, no work will be arranged on the Insured Persons behalf and no cover will be in force for any damages that occur during the replacement of locks
- ! Following any alteration to the Business and/or the occupation, we will at Our option avoid the policy from the date of such alteration of when your interest ceases, unless we accept the alteration.
- ! Limits to cover apply for the Insured Person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service
- ! Limits to cover apply for any claim incurred in or in respect of travel to any of the following countries
 - Afghanistan
 - Iran
 - Iraq
 - Mali
 - North Korea
 - Somalia
 - Syria
 - Yemen

unless referred and agreed by Us in writing

What is not insured?

Personal Accident:

- × Any Gradually operating causes
- × Any Naturally occurring condition or degenerative process
- × Illness or disease (unless resulting from accidental bodily injury)

Medical and Emergency Travel Expenses

- × Travelling to receive medical treatment or travelling against medical advice
- × Medical Expenses incurred while in country of residence or incurred 12 months after date need for treatment first arises

Personal Belongings

- × Loss or damaged caused by moth, vermin, atmospheric or climatic conditions, wear and tear, mechanical or electrical failure or breakdown and any process of cleaning, drying, restoring, repairing or alteration
- × Loss or damage caused by delay detention or confiscation by order of any Government or Public Authority
- × Loss of or damage to sports equipment while in use

Money

- × Theft or attempted theft from any unattended vehicle
- × Any loss not reported to the local police within 24 hours of discovery and a written report obtained

Cancellation, Curtailment or change of itinerary

- × Cancellation due to deciding not to continue, financial circumstances or redundancy
- × Loss incurred from Regulations made by any Government or public authority
- × Failing to produce or maintain immigration work residence or similar visa permits

Travel Delay

- × Delay where compensation is recoverable from airline
- × Any circumstance that could have been reasonably foreseen

Hijack and Kidnap and Ransom

- × Any Kidnap which occurs in any country all travel to which has been advised against by Our Security Consultants or the British Government

Personal Liability

- × Liability which is a result of any claims resulting from transmission of any communicable disease or virus
- × Liability which is the result of any wilful malicious/unlawful act
- × Any Punitive or exemplary damages
- × Liability for loss of or damage to property belonging to or in the custody or control of the Insured Person, family or of any employee/agent
- × Liability in respect of Accidental Bodily Injury sustained by any member of the Insured Persons(s) family or any person who is under a contract of service with You

Legal Expenses

- × Costs and expenses incurred prior to Our written acceptance of a claim
- × Deliberately or intentionally caused by Insured Persons as a result of Insured Person(s) criminal act
- × Any Fines, penalties, compensation or damages ordered by a court to pay

This policy does not cover

- × War in country of residence or secondment
- × Any kind of flying other than as passenger
- × Being a full-time member of the armed forces
- × Suicide or deliberate self-harm
- × Criminal Acts
- × Insured person in state of insanity
- × Any claims incurred in any country the government has advised "against all travel to"

Where am I covered?

Whilst attending your course with the Group Policyholder in the United Kingdom and including travel between your home and the location of the course.

When does the cover start and end?

- Cover for Cancellation expenses commence on the start date of the group policy period of insurance shown in the group policy schedule or the date your course fee deposit is received by the Group Policyholder, if later, and ends when you begin your trip.
- Cover for all other Sections starts when you leave home to attend your course in the United Kingdom and ends when you return home at the end of the course.

What are my obligations?

At the start of your policy

To be insured under this policy you must:

- be under 75 years of age; and
- have booked to attend a course with the Group Policyholder.

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
- 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 reasonably possible in the event of a claim under this policy and as follows:

Emergency Medical Assistance, Medical Expenses and/or repatriation claims:

- Call: +44 (0) 1243 621 066

Security Consultants for events that could give rise to Hijack and Kidnap and Ransom or Evacuation cover

- Call: +44 (0) 1243 621 066

All other claims:

- Call: 0800 051 6583
- Email: gpaclaims@aviva.co.uk

Advice before you travel

- Call: +44 (0) 1243 621 066

When and how do I pay?

The premium for this cover is included within the course fee you pay to the Group Policyholder. The Group Policyholder then pays premiums to Aviva.