

Summary and Confirmation of Insurance

Please read the information below carefully as it contains important information relating to your insurance policy

Key Benefits:

Medical Expenses - £1,000,000

- Medical expenses should any child or school group leader be injured or fall ill during the trip.
- If you are taken ill or have an accident we will pay your emergency medical bills, hospital costs, nursing fees and charges incurred.
- The costs of repatriations back to the UK following a medical emergency.
- Emergency dental treatment for the immediate relief of pain up to £250.
- Reasonable additional costs if it is medically necessary for you to stay beyond your scheduled return date.

Cancellation - £2,000

- Cancellation or curtailment of the trip for all individuals in the group due to accident, illness or sickness.

Baggage - £800

- You will be reimbursed if your luggage is lost, stolen or accidentally damaged up to £800
- We will help replace your passport, or visa if they are lost or stolen up to £200
- Money stolen either from your person or while locked away will be replaced up to £200

Personal Accident - £30,000

- Payment for permanent loss of, or loss of use of limbs or senses or death

Liability - £1,000,000

- If you accidentally injure someone or damage their property, we will cover your legal liability.
- Extended liability cover for group leaders in respect of claims arising out of their employment.
- Legal Expenses, Advice and assistance to take legal action is covered.

Group Money & Passports - £1,000

- Cover for accidental loss, theft of or damage to Group Money and documents Money stolen either from your person or while locked away will be replaced up to £1,000 (bank notes and coins up to £500)

Cover for over 90 sports and activities are included as standard under this policy and full details are available within your policy document.

Principal Exclusions:

General

- The first £100 of each and every claim per incident claimed for by each insured person except for claims under personal liability, personal accident and legal expenses where no excess applies.
- This policy is not available to anyone aged 85 or over.

Cancellation or curtailment charges

- Any circumstances known prior to booking the trip that could reasonably be expected to give rise to a claim.

Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return home.
- Medication, which prior to departure is known to be required.

Baggage & Personal money, passport and documents

- Valuables left unattended at any time unless in a safety deposit box or in your locked accommodation.
- Baggage contained in an unattended motor vehicle overnight between - 9 p.m. and 9 am (local time) OR 9 a.m. and 9 p.m (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.

- Personal money or your passport left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Important Information

Endsleigh will share the personal details you provide with AXA Insurance UK plc, a member of the AXA Group. To administer your policy AXA will hold and use information about you supplied by you (and by medical providers). AXA may send it in confidence for processing to other companies in the AXA group (or companies acting on AXA's instructions, including those located outside the European Economic Area.

The Endsleigh Group of Companies ("Endsleigh, we, us") Privacy Policy.

It is Endsleigh's policy to take all necessary steps to ensure that your personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 ("the Act"). We hold personal data relating to you in connection with insurance products and services you have asked us to provide. Except to the extent we are required or permitted by law, personal data provided to or obtained by us will be used for the purpose of providing you with the products and services you have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties. In the process of gathering your details we may collect sensitive information such as about your health or in relation to motoring offences. If you purchase products or services from us, you will have given us your consent to use this personal data as detailed in this Privacy Policy. We may wish to contact you from time to time by telephone, e-mail or post about other products and services that may be of interest to you. If at any time you do not wish to receive this information then please write to Endsleigh's Group Data Protection Officer at : Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE. Under the Act, as a data subject, you are granted certain rights. If you would like to know what information we hold about you you can write to us as above. We may charge you a statutory administration fee to comply with your request. Should you have any other queries in connection with data protection then please contact Endsleigh's Group Data Protection Officer as above.

Complaints Procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of your Travel Insurance Policy. If you are unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with your enquiry. Alternatively you can contact us by: Telephone: 0800 085 8698 Post: Customer Liaison Department, Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Gloucestershire GL51 4UE

You may at any time contact the Quality Manager at AXA Travel Insurance at PO BOX 57325, London, E1W 1XX

If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at the following address:-The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Contacting the Ombudsman will not affect your right to take legal action against us.

What if I change my mind?

You can cancel your policy at any time. We will refund your premium less a charge for the time you have been insured, provided you have not travelled or your policy has not been terminated following a claim, in which case no refund will be due. A £20 cancellation fee will be deducted from any refund due.

Making a claim

To make a claim for Medical assistance please call +44(0) 845 271 4472 (24hr) or +44(0) 203 060 9671 (24hr). For Legal expenses call +44(0) 870 350 5716 (24hr). For all other claims please call +44(0) 870 241 6927.

Declaration

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By opting to take insurance you confirm that you agreed to following conditions in relation to eligibility and health;

You and all persons travelling are:

A permanent resident of the United Kingdom
Registered with a Medical Practitioner in the United Kingdom
Travelling from and returning to the United Kingdom

Important conditions relating to health

You agree that you have read and accept the following important conditions relating to health to have the full protection of your policy. Failure to comply with these conditions may jeopardise your claim or cover. It is a condition of this policy that you will not be covered for any claims arising directly or indirectly from:

A. At the time of taking out this policy:

1. Any medical condition you have or have had for which:
 - a) symptoms or diagnosis has occurred within the last 12 months or
 - b) there has been a change in treatment (including medication, dosage, surgery, tests, investigations or diet) in the last 12 months.
2. Any medical condition where you, a close relative or a close business associate:
 - a) is waiting for an operation, hospital consultation (other than for regular checkups), or other hospital treatment or investigation.
 - b) has within the last 6 months, been seen by a specialist (other than for regular checkups), had an operation or other hospital treatment or investigation.
 - c) have received a terminal prognosis.
 - d) have not had a diagnosis.
3. Any circumstances you are aware of that could reasonably be expected to give rise to a claim on this policy.

B. At any time:

1. Any medical condition you have in respect of which you are travelling against medical advice or for which you are traveling to obtain medical treatment abroad.
2. Any medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
3. Your travel against any health requirements stipulated by the carrier, their handling agents or other public transport provider.

If you are unable to agree to the above statements with regard to eligibility and health please ask Study Trips to cancel your policy.

You agree that this proposal is for insurance in the normal terms and conditions of the insurer's policy and shall be incorporated in and form the basis of the contract.