

Organisers Summary



Dear Organiser

Attached to this summary are your policy documents for your group, which includes

- A copy of the Important Information page. You must give a copy of the Important Information page to each person on the booking
- A copy of the Policy Wording. You must make copies of the Policy available to every person to read as requested. You should keep a record where you have provided a copy of the Policy to each person.

You must read the Policy Wording and Important Information page and ensure that you understand what is and what is not covered and that it is suitable for you and your groups needs. If you have any questions please contact **USIT School Tours** immediately. If the cover is not suitable please inform **USIT School Tours** within 14 days of receipt of your policy documents.

You are responsible for notifying the Claims Handlers of any claims your group has to make under the Policy and you will see what is required is set out at the end of each section. This ensures you are aware of all claims made by your group.

You should keep a note of the **Master Policy No. SJZBU 40068 - A&B** and the Assistance Company and Claims Handlers contact details with you at all times. We would suggest you also give a copy to any other responsible adults travelling with the group.

The Policy document contains two policies. The first policy, the Pre-travel Policy, provides pre-travel cover, cancellation charges, and this covers the travellers from the time they purchase the policy until they leave home to start their trip. The second policy, the Travel Policy, provides travel cover and this starts when the traveller commences their trip and ends when they complete their trip. Alternatively, cover will cease upon expiration of the policy, whichever is the first.

We have tried to keep the wording as simple as possible. There are conditions and exclusions applying to the Pre-travel Policy and there are terms and exclusions which apply to all parts of the Travel Policy. Each section tells you what is covered, what is not covered and what you need to do if you need to claim under that section. There are no hidden parts or small print.

Disclosure of existing medical condition

Like many policies they exclude all existing medical conditions for travel outside Europe and for all travellers over the age of 18. If a member of your group does need cover, unlike some other policies, they may be able to obtain cover for these conditions by calling Travel Administration Facilities on the number shown under the Disclosure of Your Medical Conditions section of the policy. Cover is not available on all conditions and to include other we may need to charge an additional premium or increase the policy excess for the traveller with this condition. An excess is the first part of the claim cost. You should bear in mind that the excess will apply to everyone on the booking if they have to claim for cancellation or curtailment (cutting short the trip) due to the travellers health condition. Cover is not available for conditions which are under investigation or awaiting treatment.

You must make sure all travellers are aware of the following statement

"If you do not tell us about your existing health condition (all travellers outside Europe and anyone aged over 18) or about existing health conditions of anyone on whom the travel depends, these conditions will not be covered at all and you will not be able to claim for anything caused by them."

If a traveller's health changes after your group's holiday booking they must call Travel Administration Facilities immediately. As there are two policies, cancellation under the Pre-travel Policy will be effective, but cover for the Travel Policy, which has not started, may change. Travel insurers require stability of health conditions whilst away so what cover is available will depend on the condition, the medication and the period of time before travel. In some instances the new condition may be excluded and on a few occasions we may agree to pay the travellers cancellation charges at the time of diagnosis.

Cancellation Claims

Cancellation claims are paid at the time the event occurs or the new diagnosis is made which makes it necessary for the traveller to cancel. You must, therefore, confirm cancellation by any member of your group to the tour operator immediately, firstly by phone and then in writing. Any delay may mean that you will not receive the full holiday cancellation charges.

Baggage, Money and travel documents

The personal possessions section covers items on a market value basis. This means that we will deduct an amount for age, wear and tear, to reflect the expected life time of the item. The cover is limited to a maximum amount for items described as 'valuables' and has an overall limit for each person. Mobile telephones are not covered under your policy and cover for photographic equipment and jewellery is very limited. We do not recommend taking jewellery away on holiday at all. You will be required to pay the first amount (policy excess) on each claim for each person claiming. The personal money section covers a wide variety of things but the cover for cash and currency is limited. This section also provides some cover for the loss of travel documents. The cover is for travel and accommodation charges to get to either a ticketing office or consulate for a lost passport.

- Please advise students not to leave valuables or money unattended.
- Please advise students to ensure their hotel rooms are securely locked.
- Please do not leave any items in an unattended motor vehicle.

Personal liability

Injury to others – if a student injures another person during the trip, **DO NOT ADMIT LIABILITY**. You should try to obtain details of the other party and independent witness details.

Damage to Property – **DO NOT ADMIT LIABILITY**. Instead, you should provide the hotel with your insurance details and obtain witness details.

In both cases, you must advise the Insurance Company **immediately** upon your return home and forward all details to them. Any correspondence received from a third party should be forwarded to the insurers **unanswered** immediately

Emergency medical treatment

This is not a private health insurance and the emergency medical expenses section is only there to cover genuine emergencies. Routine treatment and replacement of existing medication or dressings are specifically excluded, as is non-emergency dental treatment. You should make sure that our emergency assistance service has been advised of any hospitalisation within 48 hours of admission. The telephone number is given within the Travel Policy. We will pay you an additional daily amount under the hospital benefit cover, for visitor's taxis, the cost of newspapers etc. if the traveller is in a state hospital.

- Please ensure that you have the name, address and telephone/fax number for each person's G.P
- Please ensure that you have a signed Consent Form from each parent authorising you to obtain treatment on behalf of the student.
- Please try and obtain any details regarding possible allergies or medications students might be taking

How to obtain emergency medical assistance

Out-patient treatment

You should pay for any treatment received and medication prescribed. You should retain all receipts, and on your return home obtain a claim form, which should be completed and returned to Fogg Travel Insurance Services together with the relevant receipts in order to obtain reimbursement.

In patient treatment

Contact Emergency Assistance Facilities on **+44 (0) 203 829 6585**

If a traveller needs to cut short their trip you must confirm this with our emergency assistance service (detail in policy), before arranging any travel. If the traveller has been admitted to hospital the assistance services should be aware of the situation and will deal with it as necessary. If a travellers needs to come home because of a close relative the assistance service should be contacted as soon as possible. They will arrange ticketing.

Overseas Emergency Medical Treatment

Within most countries in the European Economic Area medical treatment is free, or at a much reduced cost, if you use state facilities under the reciprocal health arrangement. Travellers are strongly advised to obtain a valid European Union Health Card (EHIC)

This insurance has been arranged for USIT School Tours by Travel Insurance Facilities PLC, which is authorised and regulated in the United Kingdom by the Financial Conduct Authority.

Your insurer is URV, Branch Office of Union Reiseversicherung AG for the United Kingdom. Union Reiseversicherung AG is authorised in Germany BAFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority. Union Reiseversicherung AG are members of the Financial Services Compensation Schemes.

We sincerely hope you will not need to complain about your insurance policies or claims settlement, however if you do need to complain please forward details of your complaint in the first instance to the Quality and Improvement Manager, URV, 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY or call on 0203 829 6604 who will review the claims office decision.

We wish you and your group a pleasant trip