



Travel Insurance for schools and groups of 10 and more



Groups

Single Trip and Annual Multi-trip
Group Discount up to 25%
Organiser's Liability Cover
Whole School option



2010

Groups

Discounted travel insurance for Educational Establishments, Clubs, Associations, Twinning Organisations and other 'groups' of 10 or more people travelling together.

Key features:

Tailor-made Cover

Groups provides the following options:

Single Trip – cover is provided for one specific trip up to a maximum duration of 31 days.

Annual Multi-trip – cover for any number of trips for the 'group' in a 12 month period, provided that no one trip exceeds 31 days duration.

The premium for Annual Multi-trip insurance is based on the number of people travelling and the expected travel pattern during the 12 month period. Please contact your Broker/Agent for a quotation.

For 'groups' travelling more than once in a year, it may be cheaper to purchase an Annual Multi-trip policy.

Whole School Insurance – this is an Annual policy which can be issued to Educational Establishments, where the premium is based upon the total number of pupils in the establishment, regardless of the number of trips taken.

NEW FOR 2010

The policy automatically covers all school sporting activities that involve at least one overnight stay (excluding Winter Sports).

Winter Sports cover can be included, if required, on payment of an increased premium per pupil.

Organiser's Liability Cover

Groups provides valuable Organiser's Liability cover for Educational Establishments (this only applies when your Education Authority or Educational Establishment does not carry this insurance protection).

Other than schools, colleges and universities, this cover may also be relevant for scouts, guides, sea cadets, air cadets, youth bands and even junior football, netball, hockey or basketball teams.

Please contact your Broker/Agent for further information.

Up to 25% Group Discount

Discounts are available for larger groups - see page 3 for details.

Activities (Non-School Groups)

The Groups policy provides cover for those taking part in sporting, recreational and other activities. Some activities can be included at standard rates whilst others, due to the higher risk of injury, can be covered at an additional premium.

A few examples:

Covered at normal terms

- Cricket
- Netball
- Swimming

Additional 50% premium

- Football (amateur)
- Hockey (amateur)
- Paint Balling

Additional 100% premium

- Rugby (amateur)
- Tree Top Canopy Walking
- Go Karting

If you are intending to participate in any activities, please contact your Broker/Agent.

Please note: Pre-booked activities provided by your Activity Centre or Tour Operator are covered at normal terms.

24-hour Emergency Medical Assistance

In the event of a medical emergency abroad, you can call our Emergency Medical Assistance Service. They provide a year round, 24-hour a day service with multi-lingual co-ordinators and medical specialists.

Premium Guide

The premiums shown are valid from 1st January 2010 until further notice. Insurance Premium Tax at the current rate of 17.5% is included. Residents of the Channel Islands or the Isle of Man may deduct 14.9% from the premiums shown.

Single Trip Premiums (minimum 10 people)

Up to a maximum of 31 days.

Periods	United Kingdom	Europe			Worldwide		
	Any age up to 75 years	'Children'	Under 65's	65 to 75yrs	'Children'	Under 65's	65 to 75yrs
1 day	£1.60	£2.70	£3.60	£7.20	£6.53	£8.70	£17.40
2 days	£2.50	£4.20	£5.60	£11.20	£9.90	£13.20	£26.40
3 days	£3.40	£5.78	£7.70	£15.40	£13.43	£17.90	£35.80
4 days	£4.30	£7.20	£9.60	£19.20	£16.88	£22.50	£45.00
5 days	£5.10	£8.70	£11.60	£23.20	£20.40	£27.20	£54.40
6 days	£6.10	£10.20	£13.60	£27.20	£23.78	£31.70	£63.40
7 days	£7.10	£11.63	£15.50	£31.00	£27.30	£36.40	£72.80
8 days	£8.00	£13.28	£17.70	£35.40	£30.75	£41.00	£82.00
9 days	£8.90	£14.70	£19.60	£39.20	£34.28	£45.70	£91.40
10 days	£9.80	£16.20	£21.60	£43.20	£37.65	£50.20	£100.40
Additional day(s)	£0.90	£1.50	£2.00	£4.00	£3.45	£4.60	£9.20

United Kingdom*: England, Scotland, Wales, Northern Ireland and the Isle of Man.

Europe: All countries to the west of the Ural Mountains (but excluding the United Kingdom), Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira, Mediterranean Islands and including Channel Islands* and Republic of Ireland.

*Channel Islands residents travelling into the UK: European premiums apply.

Discounts and Cover Options

The following discounts are available for larger 'groups'.

Number in Group	Premium Discount
20 to 40	10%
41 to 75	15%
76 to 100	20%
101 to 249	22.5%
250 +	25%

Notes: i) Group discounts do not apply to the Whole School Insurance premiums.

ii) All persons must be travelling together on the outward and return leg of the trip and be covered on the same policy to qualify for the discounts shown.

Child rates – The reduced rate for children, shown under the Single Trip premiums applies to persons under 18 years of age (or under 23 years of age if still in full time education).

Infants under 4 years of age, travelling with the group are covered **free of charge**.

Winter Sports – If winter sports cover is required, please simply double the premium shown above (except for the Whole School Insurance where a special rate is already shown).

Whole School Insurance

The premium will be based on the total number of 'pupils' in the Educational Establishment.

Premium - excluding Winter Sports	Premium - including Winter Sports
£3.70 per pupil	£4.60 per pupil

Important Information

Age Limits

We are able to provide cover under this scheme for persons aged 75 years or under. If you are aged 76 or over, we may be able to provide an alternative product and quotation. Please contact your Broker/Agent for details.

Eligibility and Trips

Cover is available to persons

- who have had their main home in the UK or the Channel Islands, or
- are in full time education in the UK or the Channel Islands

and have not spent more than 6 months abroad in the year before buying the policy (other than students in their first year at school, college or university).

All trips must commence in and return to the UK or the Channel Islands

UK is defined as England, Scotland, Wales, Northern Ireland and the Isle of Man.

Channel Islands is defined as Jersey, Guernsey, Sark, Alderney and Herm.

Channel Islands residents travelling into the UK: European premiums apply.

Excesses

An excess is the amount you have to pay towards each claim. All excesses shown are payable by each insured person, for each incident giving rise to a separate claim. See page 6.

Medical Declaration

Your policy may not provide cover for re-occurring or pre-existing medical conditions. If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck, quoting your policy number, who will advise what cover is available. Contact details are shown in the policy.

Claims

We aim to provide a first class claims service. You will be expected to substantiate your claim by providing supporting documents. Details are shown in the policy wording.

Cancellation Rights

If the terms of the policy are not suitable for your needs, you can return the policy and accompanying documentation to the place where you purchased it within 14 days and you will receive a full refund of the premium you have paid.

Complaints

Our aim is at all times to provide a first class standard of service. However, if you are unhappy with the service provided for any reason or have cause for complaint, please follow the procedure shown in the policy wording.

Summary of Cover

The following is only a summary of the main cover limits. The full terms and conditions can be found in the policy document, a copy of which is available on request from your Broker/Agent or via www.pjhayman.com

PRE-TRAVEL POLICY

Policy section	Cover provided (up to)	First amount you have to pay (the Excess)
A. Cancellation charges	£2,000	deposit claims - £15 other claims - £50

TRAVEL POLICY

Policy section	Cover provided (up to)	First amount you have to pay (the Excess)
B1. Departure delay	£20 after first 12 hours/ £10 after following 12 hours - maximum £100	Nil
Abandonment after 12 hours	£2,000	£50
Organiser's expenses	£100 for necessary trip alteration	Nil
B2. Personal possessions	£1,500 (over 16) £750 (16 or under)	£50 £50
Possessions delayed in transit more than 12 hours	£100 - essential items	Nil
B3. Personal money	£150 cash / £250 total (over 16) £75 cash / £150 total (16 or under)	£50 £50
Party Leaders :	£1,000 for Student Money £500 for Emergency Funds	£50 £50
Loss of travel documents	£500 - travel & accommodation	Nil
B4. Emergency medical expenses	£5,000,000	£50
State hospital benefit	£20 per full day - maximum £500	Nil
B5. Curtailment (cutting short the trip)	unused portion of costs - up to £2,000	£50
B6. Personal liability	£2,000,000	rented property damage - £200 other claims - £50
B7. Organiser's liability (Educational Establishments only)	£5,000,000	rented property damage - £200 illness, injury or disease - £50
B8. Personal accident	£15,000	Nil
NEW FOR 2010 B9. Legal advice & expenses	£25,000	£50