



*Travel insurance for schools and groups of 10 and more*



# Groups

Single Trip and Annual Group Travel  
Group discount up to 25%  
Organiser's Liability cover  
Whole School option

2012

[www.grouptravelinsurance.co.uk](http://www.grouptravelinsurance.co.uk)

*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.

### School sporting activities

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.

### 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.

### Sports & 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
- Football
- Swimming

#### Additional 50% premium

- Rugby
- Go Karting
- PaintBalling

#### Additional 100% premium

- Caving/Potholing
- Rock Climbing
- Wake Boarding

If you are intending to participate in any activities, please see page 5 of this sales leaflet.

All activities are covered on an amateur/non professional basis.

**Please note:** Pre-booked activities provided by your Activity Centre or Tour Operator are covered at standard 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 February 2012 until further notice. Insurance Premium Tax at the current rate is included.

### Single Trip Premiums (minimum 10 people)

Up to a maximum of 31 days.

Periods	United Kingdom		Europe			Worldwide		
	Any age up to 75 years	76 and over	Children	Under 65's	65 to 75yrs	Children	Under 65's	65 to 75yrs
1 day	£1.60	£3.20	£2.78	£3.70	£7.40	£6.68	£8.90	£17.80
2 days	£2.50	£5.00	£4.28	£5.70	£11.40	£10.13	£13.50	£27.00
3 days	£3.40	£6.80	£5.93	£7.90	£15.80	£13.73	£18.30	£36.60
4 days	£4.30	£8.60	£7.35	£9.80	£19.60	£17.18	£22.90	£45.80
5 days	£5.30	£10.60	£8.93	£11.90	£23.80	£20.85	£27.80	£55.60
6 days	£6.20	£12.40	£10.43	£13.90	£27.80	£24.30	£32.40	£64.80
7 days	£7.30	£14.60	£11.93	£15.90	£31.80	£27.90	£37.20	£74.40
8 days	£8.20	£16.40	£13.58	£18.10	£36.20	£31.35	£41.80	£83.60
9 days	£9.10	£18.20	£15.00	£20.00	£40.00	£34.95	£46.60	£93.20
10 days	£10.00	£20.00	£16.58	£22.10	£44.20	£38.48	£51.30	£102.60
extra day(s)	£0.90	£1.80	£1.50	£2.00	£4.00	£3.45	£4.60	£9.20

Over 75? Call **0845 230 3526** (Broker Support) or **0845 230 0631**(direct customers)

**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

# Application Form

## Applicant

Applicant's name \_\_\_\_\_  
 On behalf of \_\_\_\_\_  
 \_\_\_\_\_  
 Address \_\_\_\_\_  
 Postcode \_\_\_\_\_ Telephone \_\_\_\_\_

## Cover required (tick boxes as applicable)

**Date of Cover:** Single Trip: \_\_\_\_\_ days from \_\_\_\_/\_\_\_\_/20\_\_\_\_ Winter Sports Required  Yes  No  
 Whole School Insurance: from \_\_\_\_/\_\_\_\_/20\_\_\_\_  
**Areas:** United Kingdom  Europe  Worldwide  **Note:** Channel Islands residents travelling into the UK : tick Europe box

**PLEASE ATTACH A LIST OF PERSONS FOR WHOM COVER IS REQUIRED**   ATTACHED

## Premium Summary

**Single Trip Policy (Minimum 10 people) - please enter the number of people in each category**

_____ Infants (under 4 years)	FREE	FREE
_____ Children (under 18/23 years, see page 3)	@ £ _____	£ _____
_____ Adults (under 65 years)	@ £ _____	£ _____
_____ Adults (aged 65 to 75 years)	@ £ _____	£ _____
_____ Adults 76 & over (UK trips only)	@ £ _____	£ _____
	<b>Total</b>	£ _____
	<b>Less _____ % Group Discount</b>	£ _____
	<b>TOTAL PREMIUM DUE</b>	£ <input style="width: 80px;" type="text"/>

**Whole School Insurance** \_\_\_\_\_ Pupils @ £ \_\_\_\_\_ **TOTAL PREMIUM DUE** £

**Note:** Your policy may not provide cover for re-occurring or pre-existing medical conditions. Please see the **Medical declaration** on page 5.

**Declaration** - I declare that I have read the **Medical declaration** both for myself and on behalf of those persons for whom I have arranged cover. I confirm that there are no circumstances that could be reasonably expected to give rise to a claim.

Signed \_\_\_\_\_ Date \_\_\_\_\_

## PAYMENT BY VISA / MASTERCARD

Please debit my card with £ \_\_\_\_\_   
CARD NUMBER ▲

Card Valid From  Card Expiry Date  Issue Number

Cardholder's Signature \_\_\_\_\_  
 Cardholder's Name \_\_\_\_\_  
 Address (if different from above) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ Postcode \_\_\_\_\_  
 Daytime telephone number \_\_\_\_\_

Issuing Agent / Broker

## Important Information

### Age limits

We are able to provide cover for all ages, subject to terms and conditions applying. If you are travelling outside of the UK and are aged 76 or over, you will need to contact your Broker/Agent or P J Hayman & Company Limited, Broker Support on **0845 230 3526** (9am – 5pm)\* or, if you are a direct client on **0845 230 0631** (8am – 6pm).

\*Monday to Friday, closed Bank Holidays

### 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, Herm, Jethou, Brecqhou and Lihou.

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

### 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. Full details including how to contact Travellers HealthCheck are shown in the policy wording.

### 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

Should the cover not meet your requirements after purchasing the policy, you can return the documentation within 14 days of receipt. Provided you have not travelled or made or intend to make a claim, your premium will be refunded in full.

### Sports & activities (Non school groups)

Groups covers as standard a number of sports & activities at no extra charge which are listed below.

Abseiling, Aerobics, Archery, Athletics, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Baseball, Basketball, Beach Games, Bird Watching, Body Boarding, Bowling, Bridge Swinging, Camping, Canoeing (excluding white water), Catamaran Sailing (in-shore), Clay Pigeon Shooting, Climbing, Cricket, Cycling, Dancing, Fell Running, Fell Walking, Fencing, Fishing, Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Glass Bottom Boats, Golf, Gymnastics, Hill Walking up to 2000m, Horse Riding, Indoor Skating, Kayaking (up to grade 2 rivers only), Keepfit, Kiting, Mountain Biking (on road non-racing), Netball, Orienteering, Pony Trekking, Pool, Rafting, Rambling, Raquet Ball, Rifle Range, Ringos, River Walking, Rock Scrambling (under 4,000m), Rounders, Rowing, Running, Sailing, Sailing/Yachting Inshore & recreational (inland and coastal waters), Surfing, Swim Trekking, Swimming, Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking 1000m, Tubing, Tug of War, Volleyball, Water Skiing, Whale Watching, White Water Rafting & Canoeing (grade 1 to 3), Windsurfing, Yoga.

If your activity is not shown above, to ensure that you are properly cover, please contact your Broker/Agent or P J Hayman & Company on:

- **0845 230 3526** (9am – 5pm)\* if you are a Broker/Agent client
- **0845 230 0631** (8am – 6pm)\* if you are a direct client.

\*Monday to Friday, closed Bank Holidays

**Please note:** Pre-booked activities provided by your Activity Centre or Tour Operator are covered at standard terms. All activities are covered on an amateur/non professional basis, unless otherwise stated.

### Complaints

Our aim is at all times to provide a quality 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.

### Insurer

Cover is arranged by P J Hayman & Company Limited. Reg No. 2534965. Stansted House, Rowlands Castle, Hampshire, PO9 6DX and underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch.

## Summary of Cover

This is a summary only. Full terms and conditions can be found in the policy wording, a copy is available from your Broker / Agent or P J Hayman & Company, Broker Support on **0845 230 3526** (9am – 5pm)\* or, if you are a direct client, on **0845 230 0631** (8am – 6pm)\*. Alternatively, please visit our website: [www.grouptravelinsurance.co.uk](http://www.grouptravelinsurance.co.uk)

\*Monday to Friday, closed Bank Holidays

### PRE-TRAVEL POLICY

Policy section	Cover provided (up to)	First amount you have to pay (the Excess)
<b>Cancellation charges</b>	<b>£2,000</b>	deposit claims - <b>£15</b> other claims - <b>£50</b> (£75 if aged 76 or over)

### TRAVEL POLICY

Policy section	Cover provided (up to)	First amount you have to pay (the Excess)
<b>Departure delay</b>	<b>£20</b> after first 12 hours/ <b>£10</b> after following 12 hours - maximum <b>£100</b>	<b>Nil</b>
Abandonment after 12 hours	<b>£2,000</b>	<b>£50</b>
Organiser's expenses	<b>£100</b> for necessary trip alteration	<b>Nil</b>
<b>Personal possessions</b>	<b>£1,500</b> (over 16) <b>£750</b> (16 or under)	<b>£50</b> <b>£50</b>
Possessions delayed in transit more than 12 hours	<b>£100</b> - essential items	<b>Nil</b>
<b>Personal money</b>	<b>£150</b> cash / <b>£250</b> total (over 16) <b>£75</b> cash / <b>£150</b> total (16 or under) Party Leaders : <b>£1,000</b> for Student Money <b>£500</b> for Emergency Funds	<b>£50</b> <b>£50</b> <b>£50</b> <b>£50</b>
Loss of travel documents	<b>£500</b> - travel & accommodation	<b>Nil</b>
<b>Emergency medical expenses</b>	<b>£5,000,000</b>	<b>£50</b> ( <b>£100</b> if aged 76 or over, travelling to Europe or Worldwide)
State hospital benefit	<b>£20</b> per full day - maximum <b>£500</b>	<b>Nil</b>
<b>Curtailment (cutting short the trip)</b>	unused portion of costs - up to <b>£2,000</b>	<b>£50</b> ( <b>£75</b> if aged 76 or over)
<b>Personal liability</b>	<b>£2,000,000</b>	rented property damage - <b>£200</b> other claims - <b>£50</b>
<b>Organiser's liability</b> (Educational Establishments only)	<b>£5,000,000</b>	rented property damage - <b>£200</b> illness, injury or disease - <b>£50</b>
<b>Personal accident</b>	<b>£15,000</b>	<b>Nil</b>
<b>Legal advice &amp; expenses</b>	<b>£25,000</b>	<b>£50</b>

### 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.