



Schools & Groups Travel Insurance
Master Policy Number: RTCMH40072 – 05

For trips booked with PGL between 7th July 2021 and 31st December 2021 departing before 1st April 2023.

This policy is and insured by White Horse Insurance Ireland dac.

Summary Table

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if the circumstances do not fit those described, then there is no cover in place.

The amounts shown under ‘**We will pay up to**’ are the maximum amounts payable under each policy section for each group member.

Please note: Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

The ‘**Deductible amount**’ (sometimes called an excess) is the amount that will be deducted from your claim for each group member.

Cover			We will pay up to	Deductible amount
Page No.	Your pre-travel policy – Cancellation	Section		
9-10	Cancellation – If a group member is unable to go on the trip	A1	£5,000	£50
11-12	Cancellation – If the trip cannot go ahead	A2	£5,000	£50
Page No.	Your travel policy – Trip Disruption	Section		
14-15	River closure	B1	£90	Nil
Page No.	Your travel policy – Medical & Curtailment	Section		
16-17	If a group member needs emergency medical treatment abroad	B2	£5,000,000	£50
18-19	If a group member needs to be brought home	B3	£100,000	£50
20-21	Replacement party leader	B4	£5,000	£50
22-23	If a group member is buried or cremated abroad	B5	£2,000	£50
24-25	If a group member is admitted to a public hospital or confined to their trip accommodation	B6	£300	Nil
26-27	If a group member is taken ill or injured during a trip in their home country	B7	£10,000	£35
28-29	If a group member is unable to participate in the planned activities	B8	£300	Nil
30-31	Curtailment – If a group member has to cut short their trip	B9	£5,000	£50
Page No.	Your travel policy – Possessions	Section		
32-33	If a group member’s checked-in baggage is delayed	B10	£100	Nil
34-35	If a group member’s valuables are lost, stolen or accidentally damaged	B11	£500	£50
36-37	If a group member’s gadgets are lost, stolen or accidentally damaged	B12	£250	£50
38-39	If a group member’s other possessions are lost, stolen or accidentally damaged	B13	£1,500	£50
40-41	If a group member’s cash is lost or stolen	B14	£250	£50
42-43	If a party leader’s cash or event tickets are lost or stolen	B15	£1,000	£50
44-45	If a group member needs emergency travel documents	B16	£500	Nil
Page No.	Your travel policy – Legal & Personal Accident	Section		
46-47	If a group member needs legal advice	B17	£25,000	£250
48-49	If a group member is killed, injured or disabled following an accident	B18	£25,000	Nil
50-51	If a group member is held legally liable for injury or damage	B19	£2,000,000	£250
52-53	If the organiser or a party leader are held legally liable for injury or damage	B20	£5,000,000	£250

About this policy

PLEASE NOTE: This is a travel insurance policy and not private medical insurance so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

- The policy is a legal contract between **you** and **us** and is subject to the exclusive jurisdiction of the courts of your **home country**. **We** will settle all claims under the **home country's** law and all our correspondence with you will be in English.
- No alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by us.
- The policy document comprises of separate sections that state what events you are covered for and any applicable limits, conditions and exclusions. If your circumstances do not fit those described, then there is no cover in place. Only events that happen during the **period of insurance** and for which the appropriate premium has been paid will be considered.
- The policy is based on indemnity and will only respond to unexpected and unforeseeable events.
- Each **group member** is expected to take reasonable care of themselves and their possessions, and act as if uninsured at all times. **We** will not consider claims that have arisen due to reckless behaviour or feature inflated costs.
- You must supply us with all the documents and information **we** may reasonably need, and not pay or agree to pay costs that another party is seeking to claim from you that **we** have not authorised.
- **We** may take over and deal with, in your name, the defence/settlement of any claim made under the policy; and take proceedings in your name, but at **our** expense, against the responsible party to recover, for **our** benefit, the amount of any payment made under the policy.
- **We** will only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and you will provide details of such other insurance.
- **We** will not pay medical costs in excess of customary and reasonable levels of charging.
- There is no cover under this policy if they travel to a country or specific area that the Foreign, Commonwealth & Development Office (FCDO) advice against all or all but essential travel to.
- There is no cover under this policy if there is a reasonable intention or likelihood of them making a claim.

Important meanings in this section:

educational establishment – a school, college, university, or other group with participants in full time education.

group member - any person named on the final passenger list.

home country - either the United Kingdom, the Channel Islands, or Isle of Man.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the **trip** dates shown on the booking confirmation issued by the tour operator

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**

IMPORTANT – Please read carefully

This insurance will only be valid if every group member:

1. is a resident of the United Kingdom, Channel Islands, Isle of Man or **BFPO** and has not spent more than 6 months abroad in the 12 months prior to buying this policy;
2. is not already **abroad** when the **trip** starts;
3. is taking a **trip** which starts and ends in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**;
4. will be travelling within the **period of insurance** unless **we** have been asked, and agreed, to extend the policy and confirmed this in writing;
5. who is under 18 years of age travelling to a destination outside of the United Kingdom or Europe has told **us** about any **existing medical conditions** and/or prescribed medications and **we** have confirmed cover in writing;
6. who is over 18 years of age, travelling anywhere, has told **us** about any **existing medical conditions** and/or prescribed medications and **we** have confirmed cover in writing;
7. is not waiting to have a medical investigation or the results of any tests unless these relate to an **existing medical condition** they have already told us about and we have confirmed in writing;
8. will tell us about any changes to their health that occur between the date they paid their deposit and the date the trip starts and will not travel if they may need to seek medical treatment during the **trip**.
9. is not going on a cruise.

Important meanings in this section:

abroad – anywhere outside of your **home country**.

BFPO – British Forces Posted Overseas.

existing medical condition – see Page 7.

group member – any person named on the final passenger list.

home country – either the United Kingdom, the Channel Islands, or Isle of Man.

period of insurance – the **trip** dates shown on the booking confirmation issued by the tour operator.

trip – travel during the period of insurance.

we/our/us – White Horse Insurance Ireland dac.

What you should do if out-patient treatment or treatment for a minor injury or illness is required

PLEASE NOTE: This is a travel insurance policy and not private medical insurance so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

FOR A NON-URGENT MEDICAL SITUATION

If a group member has a medical problem, such as tonsillitis or an infected cut, where they don't need to attend hospital, but they do need some medication to treat a non-emergency situation, we have teamed up with **Medical Solutions UK Ltd**, who provide access to UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3793**

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to receiving the best medical care overseas and repatriation planning, please visit our website www.ourphilosophies.co.uk

IN THE EVENT THAT OUT-PATIENT TREATMENT IS RECEIVED DURING THE TRIP

In European Union Countries – if you present yourself at a public facility you are strongly advised to show your EHIC/GHIC.

In Australia – you are strongly advised to enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC/GHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.

In Turkey, Cyprus, Egypt and Bulgaria – we utilise the services of Global Excel who can arrange for the bill to be paid directly. You simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here www.globalexcel.com

Everywhere else in the World – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

USA Medical Costs: Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, **we** will not pay excessive or inflated charges for your treatment, so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to your **home country**. They may engage the services of collection agencies, but any correspondence should simply be sent on to **us**, unanswered. There is no lawful action that can be taken which **we** cannot step in and take over on your behalf.

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 203 829 6745**

WHAT TO DO IF YOU HAVE A MEDICAL EMERGENCY WHILE YOU ARE AWAY

PLEASE NOTE: This is a travel insurance policy and not private medical insurance so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745

Whilst the actual medical care a group member receives is in the hands of the local doctors treating them, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you and the group member in the event they are admitted to a facility that may not be suitable for their clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get the group member home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to the group member's individual needs and their recovery.

IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

Medical Treatment

- There is no cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until the group member's return home.
- Our doctors are not treating the group member; they are not responsible or in control of the clinical care received in a medical facility.
- In some instances, the group member may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible the group member may have to wait as they would in their local NHS hospital unless they require critical care.
- Once the group member is discharged from hospital this does not always mean they are fit to fly home – For example, if they were in the UK and suffered the same injury/illness, then they would not consider flying out on holiday so soon after surgery/treatment/incident.
- Some medical facilities will raise charges that are far in excess of customary and reasonable. We will deal with such bills directly and there is no need for you or the group member to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection.

Repatriation (bringing you home)

- Coming home straight away is not always an option even if the group member is considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to the individual's needs and their recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if the group members health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

Your important contact numbers

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD

You should first call an ambulance using the local equivalent of a **999** number

If you are travelling within the EU you should dial **112**

You should then when possible, contact the assistance team

which is available 24 hours a day, all year round on: **+44 (0) 203 829 6745**

Or email: operations@emergencyassistance.co.uk

TO MAKE A CLAIM

please contact us as soon as possible - please keep copies of all information you send us

All claims must be submitted via the Organiser

Please visit

www.policyholderclaims.co.uk

You can also email claims@policyholderclaims.co.uk

or call **0203 829 6761**

Open 8am - 8pm Weekdays,

9am - 1pm Saturdays

FOR LEGAL ADVICE

please contact Penningtons Manches LLP on **0345 241 1875**. **Open 8.30am - 7.00pm Weekdays**

TO ASK A QUESTION OR AMEND YOUR POLICY

Please call us on **0203 829 3886**.

Declaring existing medical conditions – when deposits are paid and for the duration of the policy

This policy might not cover claims arising from a group members existing health conditions, so either you or the group member needs to tell us of anything they know that is likely to affect our accepting them for cover.

Please Note: the existing health conditions of any group member who is under 18 travelling in the United Kingdom or within Europe are automatically covered.

Any group member who is travelling outside Europe, or who is aged 18 or over travelling anywhere, must answer the following questions:

Have you ever been diagnosed with or treated for any of the following?

- | | |
|--|---|
| <ul style="list-style-type: none"> • Heart or circulatory conditions • Strokes or high blood pressure • Breathing/Respiratory conditions (including Asthma) | <ul style="list-style-type: none"> • Cancer (even if now in remission) • Diabetes (including diet controlled) • Irritable bowel disease (such as crohn's, or diverticulitis) |
|--|---|

Are you currently taking any medication? (this will not apply to common colds, flu or contraceptive medication)

Are you waiting for any tests, treatment or a non-routine hospital appointment?

Have you seen a medical professional in the last 2 years?

If the answer is **YES** to any of the above you or the group member must declare them to us; neither you nor the group member can choose what you declare and what you don't.

We need to understand the group member's health as a whole to be able to assess the risk they present in the lead up to their trip and while they are travelling. If any of the above apply to a group member and neither you or the group member declares them, any claim you make whether it is related or not, may only be paid in part or declined altogether.

Similarly, if there is a **CHANGE IN THE GROUP MEMBERS HEALTH BEFORE THEY TRAVEL**, such as new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment, you or the group member must tell us or again any claim you make whether it is related or not, may only be paid in part or declined altogether.

If we feel that anything you or the group member tells us might increase the risk and chance of a claim, we may ask you to pay an additional premium, apply an increased excess, change the policy terms or withdraw cover for that group member altogether.

To declare an existing condition(s) or a change in health please call us on 0203 829 3886 Mon-Fri 8am-8pm, Sat-Sun 9am-5pm

Should a group member's medical situation change before they travel, and we are unable to provide cover, we will allow them to make a claim for cancellation.

Cancellation of the policy

If the policy does not meet your needs

If you find that the terms and conditions of the policy do not meet your needs and you no longer wish to be covered by the policy, you must tell your tour operator within 14 days of making your booking. You may be asked to provide details that you have purchased another policy.

When we might cancel your policy

We reserve the right to give 7 days' notice of cancellation of this policy, without a refund, by recorded delivery to you at your last known address in the event of the following circumstances:

- fraud or suspected fraud;
- misleading information or deliberate misrepresentation;
- abusive behaviour to our staff.

PRE-TRAVEL POLICY – Sections A1 – A2

The pre-travel policy starts from the date of cover shown on the tour operators booking confirmation and ends when the **group members** leave their **homes** in the United Kingdom, Channel Islands, Isle of Man or BFPO to start their **trip**.

Please Note: If the circumstances of any claim do not fit those described, then there is no cover in place.

Please be aware that we expect you to:

- **Co-operate** with us to provide any information or documentation we may reasonably require to enable us to verify and process a claim;
- Ensure that all **group members** have declared all your **existing medical conditions** to us. If you or they need to declare, please call **0203 829 3886**.

Important notice regarding the health of someone not insured on this policy, but whose health may affect a group member's decision whether to take or continue with their trip.

There is no cover for any **directly or indirectly related claims** arising from the health of a **family member** if at the time the **group member** paid their deposit, they were aware that the **family member** had health problems which were likely to significantly worsen during the **period of insurance**.

Important meanings in this section:

BFPO – British Forces Posted Overseas.

co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

directly or indirectly related claims – a medical problem that is more likely to happen because of another medical problem they already have.

educational establishment – a school, college, university, or other group with participants in full time education.

existing medical condition – see Page 7.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

group member – any person named on the final passenger list.

home – one of the group member's normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the **trip** dates shown on the booking confirmation issued by the tour operator.

travel companion – a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac..

you/your – the **organiser** and/or **educational establishment**

Cancellation – If a group member is unable to go on the trip – Section A1

If this happened:

A **group member** was forced to withdraw from the **trip** because the following **unexpectedly** happened before they left **home** which they would not have been expected to foresee or avoid:

- they or a **family member** became **ill** (excluding contracting Covid-19), was injured or died;
- their **home** was burgled, or seriously damaged by fire, storm or flood;
- they were called for jury service or required as a witness in a court of law;
- they, or the parent/guardian of a **group member** in full time education, were made **redundant**;
- their parent/guardian in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government had leave withdrawn.

This is what we will do:

We will pay the **educational establishment** up to

£1,000 per **group member** for **trips** within the United Kingdom

OR

£5,000 per **group member** for **trips** outside the United Kingdom

for the group members proportional share of any pre-paid costs that are directly related to their **trip** for:

- transport charges,
- accommodation costs,
- excursions, entry tickets and additional travel expenses booked, and paid for before the **trip** was due to start,

which they have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose and results in a financial loss.

The **deductible** amount for this section is **£35** per **group member** for **trips** within the United Kingdom, **£50** per **group member** for **trips** outside the United Kingdom. The **deductible** amount for claims for loss of deposit only is **£10** per **group member**.

But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- evidence from a medical professional confirming **illness** is not provided;
- the **group member** withdrew from the **trip** because:
 - they chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19 (please contact PGL);
 - they simply did not want to travel or had a fear of travelling;
 - they could no longer afford to pay for the **trip**;
 - of an **existing medical condition** which **you** or they have not told **us** about and that **we** have not agreed to cover in writing;
 - of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
 - of FCDO, government or local authority advice;
 - they or their parent/guardian did not obtain prior authority to take leave or leave was cancelled on disciplinary grounds;
- the **group member** was withdrawn from the trip for disciplinary reasons;
- the required **travel documents**, inoculations or vaccinations for the area **you** are travelling to had not been obtained;
- the **group member** is a defendant in a court of law;
- **we** are asked to pay for a loss that is insured or guaranteed by any other existing protection or any other specific legislation for transport or travel providers;
- **we** are asked to pay for any costs already accepted or offered by a transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- we are asked to pay for course charges or tuition fees unless previously agreed in writing by **us**;
- there is no proof of a financial loss;
- **you** or the **group member** do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each **group member**.

educational establishment – a school, college, university, or other group with participants in full time education.

existing medical condition – see Page 7.

family member – any person who is related to the **group member** by blood, marriage, adoption, fostering or co-habitation.

home – one of the **group member's** normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

group member – any person named on the final passenger list.

ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in the health of the **group member**, as diagnosed and confirmed by a doctor during the **period of insurance**.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the **trip** dates shown on the booking confirmation issued by the tour operator.

redundant – being an employee where they qualify under the provision of the Employment Rights Acts.

travel documents - current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards/Global Health Insurance Card (EHIC/GHIC).

trip - travel during the **period of insurance**.

trip destination- the final destination shown on **your** travel itinerary.

unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**

Cancellation – If the trip cannot go ahead – Section A2

If this happened:

Due to the sudden, unforeseen and unavoidable death, **illness** or injury of the **organiser** the **educational establishment** must cancel the **trip** because a suitable replacement cannot be found.

PLEASE NOTE: This section will only apply if the **organiser** cannot be reasonably replaced, and that any decision to cancel has been agreed by **us** before the tour operator is notified for the cancellation.

This is what we will do:

We will pay the **educational establishment** up to

£1,000 per **group member** for **trips** within the United Kingdom

or

£5,000 per **group member** for **trips** outside the United Kingdom

which it has paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose and results in a financial loss.

The **deductible** amount for this section is **£35** per **group member** for **trips** within the United Kingdom, **£50** per **group member** for **trips** outside the United Kingdom. The **deductible** amount for claims for loss of deposit only is **£10** per **group member**.

But we won't do anything if:

- **you** have not paid the **deductible** or accepted it will be deducted from any settlement;
- evidence from a medical professional confirming the death, injury or **illness** of the **senior party leader** has not been provided;
- the **organiser** withdrew from the **trip** because:
 - they chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19;
 - they simply did not want to travel or had a fear of travelling;
 - of an **existing medical condition** which **you** or they have not told **us** about and that **we** have not agreed to cover in writing;
 - of any reason other than those mentioned on the previous page;
- **you** are unable to prove **your** financial loss;
- **you** do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each group member.

educational establishment – a school, college, university, or other group with participants in full time education.

existing medical condition – see Page 7.

group member – any person named on the final passenger list.

ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in health, as diagnosed and confirmed by a doctor during the **period of insurance**.

organiser - the person administering the trip on behalf of the **educational group** or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the **trip** dates shown on the booking confirmation issued by the tour operator.

trip - travel during the **period of insurance**.

unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**

TRAVEL POLICY – Sections B1 – B20

The travel policy starts when the **group members** leave home to start their **trip** and ends when they return **home**, or are taken to a hospital, nursing home or funeral director in the United Kingdom, Isle of Man or the Channel Islands.

No further trips are covered.

Please Note: If the circumstances of any claim do not fit those described, then there is no cover in place.

Please be aware that we expect each you to:

- ensure that each group member takes reasonable care of themselves and their possessions, and act as if uninsured at all times. **We** will not consider claims that have arisen due to reckless behaviour or feature inflated costs;
- **co-operate** with **us** to provide any information or documentation **we** may reasonably require to enable **us** to verify and process a claim;
- not accept liability for any injury or damage to a third party or their property;
- ensure that group members have declared all their **existing medical conditions** or any change in health to **us**. If **you** or they need to declare, please call **0203 829 3886**;
- to contact the assistance team before attending a private medical facility or if any group member requires emergency medical treatment.

Important notice regarding the health of someone not insured on this policy, but whose health may affect a group member's decision whether to take or continue with their trip

There is no cover for any **directly or indirectly related claims** arising from the health of a **family member** if at the time the **group member** paid their deposit, they were aware that the **family member** had health problems which were likely to significantly worsen during the **period of insurance**.

Important meanings in this section:

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

directly or indirectly related claims – a medical problem that is more likely to happen because of another medical problem they already have.

existing medical condition – see Page 7.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

group member – any person named on the final passenger list.

period of insurance – the **trip** dates shown on the booking confirmation issued by the tour operator.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

River closure – Section B1

If this happened:

During the **trip** the group was unable to participate in the pre- booked programme of water-based activities because the facilities had been closed by the river police.

This is what we will do:

We will pay the **educational establishment**

£30 per **group member**

for each full **24-hour** period that the river is closed

up to a maximum of

£90 per **group member.**

There is no **deductible** amount for this section

But we won't do anything if:

- the group is unable to participate in the planned water-based activities for any reason other than closure of the facilities by the river police;
- **you** are unable to provide **us** with written confirmation from the river police confirming the reason for, and the period of, closure of the facilities;
- **you** do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

educational establishment – a school, college, university, or other group with participants in full time education

group member – any person named on the final passenger list.

known event – an existing, publicly announced or publicly broadcasted statement that river conditions were dangerous.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

trip - travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**

If a group member needs emergency medical treatment abroad – Section B2

If this happened:

During **your trip abroad** a **group member** needed **emergency and necessary medical treatment** (including dental treatment for the immediate relief of pain).

PLEASE NOTE: This is a **travel insurance policy and not private medical insurance**; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

PLEASE BE AWARE: This policy does not cover treatment due to, or a complication of, any health conditions as explained in 'Your health – when buying the policy and for the duration of the policy' on page 7, which **you** or the **group member** has not told **us** about and **we** have not agreed to cover in writing.

PLEASE NOTE: This policy excludes any costs incurred in respect of normal pregnancy or childbirth where the **group member** is between 29 and 40 weeks of the pregnancy.

This is what we will do:

We will pay the **educational establishment** up to

£5,000,000 per **group member**

in respect of customary and reasonable fees or charges for **emergency and necessary medical treatment** that we have agreed to, as well as customary and reasonable fees or charges for:

additional travel and accommodation costs if the **group member** is discharged from hospital but medically unable to return **home** immediately;

costs for up to two other people to stay with the **group member**, or to travel to them from their **home country** and to accompany them **home**;

travel costs to or from a hospital relating to the **group member's** admission, discharge or attendance for **outpatient treatment**;

travel costs to and from appointments, or for the collection of medication prescribed for **the group member** by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to **us**.

The **deductible** amount for this section is **£50** per person, per incident

But we won't do anything if:

- the **deductible** is not paid or accepted that it will be deducted from any settlement;
- **you** cannot produce receipts for any additional expenses;
- **you** ask **us** to pay for any services or treatment that are considered to be routine, non-emergency or elective;
- **you** ask **us** to pay medical fees and charges in excess of customary and reasonable levels of charging;
- **you** ask **us** to pay for any services or treatment that can reasonably wait until the **group member** returns **home**;
- **you** ask **us** to pay for any services or treatment that the **group member** received in their **home country**;
- **you** ask **us** to pay for any services or treatment that the **group member** received after the date that **we**, in consultation with their treating doctor, told **you** that they could return **home**;
- the **group member** was under the influence of non-prescribed drugs, solvents or anything relating to their prior abuse of drugs or solvents;
- where **excessive alcohol consumption** was a contributory factor;
- the **group member** was driving or riding any **motorised vehicle** for which they did not hold a **valid UK Driving Licence** and they failed to take **reasonable safety precautions**;
- the **group member** knowingly put themselves at risk, unless they were trying to save their own or someone else's life;
- the **group member** was taking part in an **additional sports activity** and **you** had not paid the relevant additional premium;
- the **group member** was taking part in any **winter sports activity** for which the relevant additional premium has not been paid and a *Winter Sports Extension* issued;
- the **group member** went against FCDO, government, local authority or medical advice relating to any infectious disease including COVID-19;
- **you** do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of **your home country**.
additional sports activity – any **winter sports activity** or any activity that does not form part of the itinerary arranged by the tour operator, or is not listed on page 54.
BFPO – British Forces Posted Overseas.
co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
educational establishment – a school, college, university, or other group with participants in full time education
emergency and necessary medical treatment – any ill-health or injury which occurs during **your trip** and requires immediate treatment either before the **group member** returns **home** or to enable them to return **home**.
excessive alcohol consumption – drinking enough alcohol that it seriously affects the **group member's** decision making or that they suffer injury or illness from either long-term alcohol abuse or one off 'binge'.
group member – any person named on the final passenger list.
home – one of the **group member's** normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
home country – either the United Kingdom, the Channel Islands or Isle of Man.
motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.
outpatient treatment – treatment received which does not require admittance to a hospital.
organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.
period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.
reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.
trip – travel during the **period of insurance**.
valid UK Driving Licence – visit www.gov.uk/driving/licence-categories
we/our/us – White Horse Insurance Ireland dac.and/or the assistance team.
winter sports activity – any activity which is performed on snow or ice.
you/your – the **organiser** and/or **educational establishment**

If a group member has to be brought home – Section B3

If this happened:

As a result of **emergency and necessary medical treatment** during the **trip abroad** we decided that it was medically necessary for the **group member** to return **home** either before or after the **scheduled return date**, or the **group member** was unfortunate enough to suffer a serious accident, illness or injury during the **trip** which resulted in their death.

PLEASE NOTE: We will liaise with the treating doctor(s) about the **group member's** treatment plan and if required obtain a 'fit to fly' certificate.

We will also liaise with **you**, advise on, and put in place suitable **repatriation** plans to get the **group member home** as soon as it is medically safe to do so in order to achieve their optimal recovery.

This is what we will do:

We will pay the **educational establishment** up to

£100,000 per **group member**

for customary and reasonable costs that are medically necessary to enable us to return the **group member** to their **home** or a nursing home, or to move them to the most suitable hospital in their **home country** as arranged by the assistance team;

We will pay the **educational establishment** up to

£25,000 per **group member**

for customary and reasonable transportation costs, as arranged by the assistance team unless otherwise agreed by **us**, to return the **group member's** body or ashes back to their **home**, a hospital or funeral directors in the United Kingdom or the Channel Islands.

The **deductible** amount for this section is **£50** per person, per incident

But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- **you** do not have a valid claim under the 'If a group member needs emergency medical treatment abroad' section of this policy;
- **you** ask **us** to pay the cost of bringing a **group member home** before **we** consider it clinically safe to do so and there is appropriate medical treatment available locally;
- **you** ask **us** to pay for any costs to which **we** have not agreed to;
- the risk associated with bringing the **group member home** is greater than the risk of them remaining in their location;
- the **group member's** return **home** would present unnecessary risk to other travellers;
- **you** ask **us** to pay for the cost of travel to a standard higher than the class in which the **group member** was originally booked to return **home**, unless **we** agree and it is medically necessary;
- **you** ask **us** to pay for the cost or burial or cremation in the **group member's home country**;
- **you** ask **us** to pay for **repatriation** costs which **we** have not agreed;
- **you** do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of **your home country**.

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

educational establishment – a school, college, university, or other group with participants in full time education

emergency and necessary medical treatment – any ill-health or injury which occurs during **your trip** and requires immediate treatment either before the **group member** returns **home** or to enable them to return **home**.

group member – any person named on the final passenger list.

home – one of the **group member's** normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

repatriation – returning the **group member** to their **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

scheduled return date – the date the group was due to return **home** as shown on the booking confirmation issued by the tour operator.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac. and/or the assistance team.

you/your – the **organiser** and/or **educational establishment**

Replacement party leader – Section B4

If this happened:

A **party leader** was admitted to a public hospital **abroad** for the duration of the **trip** or was brought home early following **emergency and necessary medical** treatment.

This is what we will do:

We will pay the **educational establishment** up to

£5,000 per **party leader**

for customary and reasonable costs for a replacement **party leader** to travel from their **home country** to join and return **home** with the group on the **scheduled return date**.

The **deductible** amount for this section is **£50** per person, per incident

But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- there has not been a valid claim under the 'If a group member needs emergency medical treatment abroad' section of this policy;
- **you** ask **us** to pay for any costs to which **we** have not agreed to;
- **you** do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of **your home country**.

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

educational establishment – a school, college, university, or other group with participants in full time education

emergency and necessary medical treatment – any ill-health or injury which occurs during **your trip** and requires immediate treatment either before the **group member** returns **home** or to enable them to return **home**.

group member – any person named on the final passenger list.

home – one of the **group member's** normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

party leader - means any adult member of the group authorised by the **organiser**.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

scheduled return date – the date the group was due to return **home** as shown on the booking confirmation issued by the tour operator.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac. and/or the assistance team.

you/your – the **organiser** and/or **educational establishment**.

If a group member is buried or cremated abroad – Section B5

If this happened:

The **group member** was unfortunate enough to suffer a serious accident, illness or injury during the **trip abroad** which resulted in their death, and they were buried or cremated **abroad**.

This is what we will do:

We will pay the **educational establishment** up to

£2,000 per **group member**

towards the costs of the **group member's** burial or cremation **abroad**.

The **deductible** amount for this section is **£50** per person, per incident

But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- there has not been a valid claim under the 'If a group member needs emergency medical treatment abroad' section of this policy;
- **you** ask **us** to pay for the costs of burial or cremation in the **group member's** home country;
- **you** do not co-operate with **us**.

Important meanings in this section

abroad – anywhere outside of **your home country**.

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

educational establishment – a school, college, university, or other group with participants in full time education

group member – any person named on the final passenger list.

home – one of the **group member's** normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac. and/or the assistance team.

you/your – the **organiser** and/or **educational establishment**

If a group member is admitted to a public hospital or confined to their trip accommodation – Section B6

If this happened:

During **your trip abroad**, a **group member** was admitted to a public hospital as an **inpatient** for **emergency and necessary medical treatment** or confined to their **trip** accommodation.

PLEASE NOTE: This is a **travel insurance policy and not private medical insurance**; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

This is what we will do:

We will pay the **educational establishment**

£20 per **group member**

for each full **24-hour** period that they are in a public hospital or confined to their **trip** accommodation up to a maximum of

£300 per **group member**.

PLEASE NOTE: This payment is in addition to any emergency medical expenses **we** may have agreed to pay under the section called 'If a group member needs emergency medical treatment abroad'.

There is no **deductible** amount for this section

But we won't do anything if:

- there is not have a valid claim under the 'If the group member needs emergency medical treatment abroad' section of this policy;
- the **group member** remained an **inpatient** after the date **we**, in consultation with their treating doctor, told **you** that they could return **home** or be safely discharged to their **trip** accommodation until they were fit to return **home**;
- **you** do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of **your home country**.

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

educational establishment – a school, college, university, or other group with participants in full time education.

emergency and necessary medical treatment – any ill-health or injury which occurs during **your trip** and requires immediate treatment either before the **group member's** return **home** or to enable them to return **home**.

group member – any person named on the final passenger list.

home – one of the **group member's** normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

in-patient – being admitted to a hospital for a period of 24 hours or more.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac. and/or the assistance team.

you/your – the **organiser** and/or **educational establishment**

If a group member is taken ill or injured during a trip in their home country – Section B7

If this happened:

During **your trip** within their **home country** a **group member** was admitted to a hospital for **emergency and necessary medical treatment** as an **inpatient**, or they were unfortunate enough to suffer a serious accident, illness or injury during the **trip** which resulted in their death.

PLEASE NOTE: There is no cover for the costs of medical treatment or medication under this section.

PLEASE BE AWARE: This policy does not cover treatment due to, or a complication of, any health conditions as explained in 'Your health – when buying the policy and for the duration of the policy' on page 6, which **you** or the **group member** has not told **us** about and **we** have not agreed to cover in writing.

This is what we will do:

We will pay the **educational establishment** up to

£1,500 per **group member**

for additional travel and accommodation costs for the **group member** to return **home** if they are unable to use their original travel tickets;

We will pay the **educational establishment** up to

£1,500 per **group member**

costs for up to two other people to stay with the **group member**, or to travel to them from their **home country** and to accompany them **home**;

We will pay up to

£1,500 per **group member**

towards the costs of returning the **group member's** body or ashes back to their **home**.

The **deductible** amount for this section is **£35** per person, per incident

But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- we are asked to pay for any services or treatment that the **group member** received in their **home country**;
- we are asked to pay for the costs of burial or cremation in the **group member's home country**;
- **you** do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

educational establishment – a school, college, university, or other group with participants in full time education.

emergency and necessary medical treatment – any ill-health or injury which occurs during **your trip** and requires immediate treatment either before **the group member's** return **home** or to enable them to return **home**.

group member – any person named on the final passenger list.

home – one of the **group member's** normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

in-patient – being admitted to a hospital for a period of 24 hours or more.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac. and/or the assistance team.

you/your – the **organiser** and/or **educational establishment**

If a group member is unable to participate in the planned activities – Section B8

If this happened:

During **your trip** a **group member** suffered injury or illness which meant that they were advised on medical grounds not to participate in the **planned activities**.

This is what we will do:

We will pay the **educational establishment**

£20 per **group member**

for each full **24-hour** period that they are unable to participate in the **planned activities** up to a maximum of

£300 per **group member**.

There is no **deductible** amount for this section

But we won't do anything if:

- there is not have a valid claim under the 'If the group member needs emergency medical treatment abroad' section of this policy;
- the injury or illness of the **group member** was caused by the **group member**:
 - being under the influence of non-prescribed drugs, solvents or anything relating to their prior abuse of drugs or solvents;
 - where **excessive alcohol consumption** was a contributory factor;
 - was driving or riding any **motorised vehicle** for which they did not hold a **valid UK Driving Licence** and they failed to take **reasonable safety precautions**;
 - knowingly putting themselves at risk, unless they were trying to save their own or someone else's life;
 - was taking part in an **additional sports activity** and **you** had not paid the relevant additional premium;
 - went against FCDO, government, local authority or medical advice relating to any infectious disease including COVID-19;
- **you** do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of **your home country**.

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

educational establishment – a school, college, university, or other group with participants in full time education.

emergency and necessary medical treatment – any ill-health or injury which occurs during **your trip** and requires immediate treatment either before the **group member's** return **home** or to enable them to return **home**.

group member – any person named on the final passenger list.

home – one of the **group member's** normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

in-patient – being admitted to a hospital for a period of 24 hours or more.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac. and/or the assistance team.

you/your – the **organiser** and/or **educational establishment**

Curtailment – If a group member has to cut short their trip – Section B9

If this happened:

The **group member** had to cut short their **trip** because the following **unexpectedly** happened after the **trip** started, which they would not have been expected to foresee or avoid:

- they became **ill** with an infectious disease during the **trip (including contracting Covid-19)**;
- they or a **family member** became ill (**excluding contracting Covid-19**), was injured or died;
- their **home** was burgled, or seriously damaged by fire, storm or flood;
- they were called for jury service or required as a witness in a court of law;
- they or their parent/guardian in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government and had leave withdrawn.

This is what we will do:

We will pay the **educational establishment** up to

£1,000 per **group member** for **trips** within the United Kingdom

OR

£5,000 per **group member** for **trips** outside the United Kingdom

for the **group member's** proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to the **trip**, which they cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get the **group member home**.

PLEASE NOTE: The **group member** must use or re-validate their original ticket for their early return. If this is not possible evidence that additional costs were necessary must be provided. Any refunds due on unused original tickets will be deducted from the claim.

The **deductible** amount for this section is **£35** per **group member** for **trips** within the United Kingdom, **£50** per **group member** for **trips** outside the United Kingdom.

But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- you are claiming due to a **known event**;
- **we** are asked to pay for the cost of the **group member's** original return ticket when **we** have paid for a new ticket or arranged their medical **repatriation**;
- the **group member** had to cut short their **trip** because:
 - they could no longer afford to pay for the **trip**,
 - they did not want to continue travelling or had a fear of continuing their trip;
 - of an **existing medical condition** which **you** or they have not told **us** about and that **we** have not agreed to cover in writing;
 - of a normal pregnancy or childbirth where the **group member** was more than 29 weeks pregnant at the start of **your trip**
 - of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
 - of FCDO, government or local authority advice;
 - they are the defendant in a court of law;
 - they or their parent/guardian did not obtain prior authority to take leave or leave was cancelled on disciplinary grounds;
- the **group member** was sent home early on disciplinary grounds
- **we** are asked to pay for a loss that is insured or guaranteed by any other existing protection or any other specific legislation for transport or travel providers;
- **we** are asked to pay for any costs already accepted or offered by a transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- there is no proof of a financial loss;
- **you** or the **group member** do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

educational establishment – a school, college, university, or other group with participants in full time education.

existing medical condition – see Page 6.

family member – any person who is related to the **group member** by blood, marriage, adoption, fostering or co-habitation.

group member – any person named on the final passenger list.

home – one of the **group member's** normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator .

repatriation – returning the **group member** to their **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

trip – travel during the **period of insurance**.

trip destination- the final destination shown on **your** travel itinerary.

unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**

If a group members checked-in baggage is delayed – Section B10

If this happened:

A group member's checked-in baggage did not arrive at the trip destination within 12 hours of your arrival because it was misplaced by your transport provider.

This is what we will do:

We will the educational establishment up to

£100 per group member

for the purchase of **essential items** if the **group member** is without their **checked-in baggage** for more than **12 hours**.

There is no **deductible** amount for this section

But we won't do anything if:

- **you** are unable to provide **us** with evidence from **your transport provider** or their handling agents confirming that the **group member's checked-in baggage** was delayed and the date and time it was returned to them;
- **you** are unable to provide receipts for the **essential items** that were purchased;
- **you** do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by **your transport provider** and placed in the luggage hold of **your transport providers** service in which **you** were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

educational establishment – a school, college, university, or other group with participants in full time education.

essential items – underwear, socks, toiletries, a change of clothing and baby formula/food.

group member – any person named on the final passenger list.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator .

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination – the airport, international rail terminal or port outside **your home country**, which is **your** final ticketed destination.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**

If a group members valuables are lost, stolen or accidentally damaged – Section B11

If this happened:

Despite having taken **precautions** **valuables** belonging to a **group member** were lost, stolen or accidentally damaged during the **trip**.

PLEASE NOTE: We define **valuables** as rings, watches (excluding smart watches), necklaces, earrings, bracelets, body jewellery, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

PLEASE NOTE: There is no cover under this insurance for any mobile or smart phone, or laptop computers.

This is what we will do:

We will the **educational establishment** up to

£500 per **group member**

in total for lost, stolen or accidentally damaged **valuables** belonging to the **group member**, however the most we will pay for any **single article, pair or set** is

£250 per **group member**.

The **deductible** amount for this section is **£50** per person, per incident

But we won't do anything if:

- the **deductible** has not been paid or accepted it will be deducted from any settlement;
- the **valuables** were in **checked-in baggage**;
- the loss or theft was not notified to the police, the **transport provider** or tour operators representative and a local independent written report was not obtained during the **trip**;
- the **group member** is unable to provide **evidence of ownership**;
- the **group member** did not take all available **precautions**;
- **we** are asked to pay for items that have been damaged by age or wear and tear;
- the items were left **unattended**, unless they were locked in a safe or safety deposit box or left out of sight in locked accommodation or a locked motor vehicle and evidence of unauthorised and/or forcible entry is provided;
- **you** do not **co-operate** with **us**.

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by **your transport provider** and placed in the luggage hold of **your transport providers** service in which **you** were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

educational establishment – a school, college, university, or other group with participants in full time education.

evidence of ownership – a document to evidence that the item(s) **you** are claiming for belong to the **group member**. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

gadget(s) – include; Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

group member – any person named on the final passenger list.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their **valuables**.

single article – any single item that is not part of a **pair or set**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

unattended – neither on the **group member's** person or within their sight and reach.

valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**

If a group members gadgets are lost, stolen or accidentally damaged – Section B12

If this happened:

Despite having taken **precautions** **gadgets** belonging to a **group member** were lost, stolen or accidentally damaged during the **trip**.

PLEASE NOTE: Our definition of **gadgets** includes, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

PLEASE NOTE: There is no cover under this insurance for any mobile or smart phone, or laptop computers.

This is what we will do:

We will the **educational establishment** up to

£250 per **group member**

in total for lost, stolen or accidentally damaged **gadgets** belonging to the **group member**, however the most we will pay for any **single article, pair or set** is

£100 per **group member**.

The **deductible** amount for this section is **£50** per person, per incident

But we won't do anything if:

- the **deductible** has not been paid or accepted it will be deducted from any settlement;
- the **gadgets** were in **checked-in baggage**;
- the loss or theft was not notified to the police, the **transport provider** or tour operators representative and a local independent written report was not obtained during the **trip**;
- the **group member** is unable to provide **evidence of ownership**;
- the **group member** did not take all available **precautions**;
- **we** are asked to pay for items that have been damaged by age or wear and tear;
- the items were left **unattended**, unless they were locked in a safe or safety deposit box or left out of sight in locked accommodation or a locked motor vehicle and evidence of unauthorised and/or forcible entry is provided;
- **we** are asked to pay for any mobile or smart phone, or laptop computer;
- **you** do not **co-operate** with us.

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by **your transport provider** and placed in the luggage hold of **your transport providers** service in which **you** were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

educational establishment – a school, college, university, or other group with participants in full time education.

evidence of ownership – a document to evidence that the item(s) **you** are claiming for belong to the **group member**. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

gadget(s) – include; Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

group member – any person named on the final passenger list.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their **valuables**.

single article – any single item that is not part of a **pair or set**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

unattended – neither on the **group member's** person or within their sight and reach.

valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**

If a group members other possessions are lost, stolen or accidentally damaged – Section B13

If this happened:

Despite having taken **precautions** other possessions belonging to a **group member**, which were not **gadgets** or **valuables**, were lost, stolen or accidentally damaged during **your trip**.

PLEASE NOTE: There is no cover under this policy for any mobile or smart phone, or laptop computers.

This is what we will do:

We will pay the **educational establishment** up to

£1,500 per **group member**

in total for lost, stolen or accidentally damaged other possessions belonging to the **group member** after a deduction for wear and tear, however the most we will pay for any **single article, pair or set** is

£250.

The **deductible** amount for this section is **£50** per person, per incident

But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- the loss or theft was not notified to the police, the **transport provider** or tour operators representative and a local independent written report was not obtained during the **trip**;
- the **group member** is unable to provide **evidence of ownership**;
- the **group member** did not take all available **precautions**;
- **we** are asked to pay for items that have been damaged by age or wear and tear;
- we are asked to pay for any possessions that were left **unattended** (other than in **checked-in baggage**) unless they were left out of sight in locked accommodation or a locked motor vehicle and evidence of unauthorised and/or forcible entry is provided;
- **we** are asked to pay for theft or damage to any item of sports equipment;
- **we** are asked to pay for any mobile or smart phone, or laptop computer;
- **you** do not **co-operate** with us.

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by **your transport provider** and placed in the luggage hold of **your transport providers** service in which **you** were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of **each person** making a claim.

educational establishment – a school, college, university, or other group with participants in full time education.

evidence of ownership – a document to evidence that the item(s) **you** are claiming for belong to the **group member**. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

gadget(s) – include; Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

group member – any person named on the final passenger list.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their other possessions.

single article – any single item that is not part of a **pair or set**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

unattended – neither on the **group member's** person or within their sight and reach.

valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**

If cash belonging to group member is lost or stolen – Section B14

If this happened:

Despite having taken **precautions** cash belonging to a **group member** was lost or stolen during the **trip**.

This is what we will do:

We will pay the **educational establishment** up to

£250 per **group member**

for the loss or theft of **cash** belonging to the **group member**.

The **deductible** amount for this section is **£50** per person, per incident

But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- the loss or theft was not notified to the police, the **transport provider** or tour operators representative and a local independent written report was not obtained during the **trip**;
- the **group member** is unable to provide **proof of purchase** or **proof of withdrawal**;
- the **group member** did not take all available **precautions**;
- the **cash** was not on the **group member's** person, unless it was locked in a safe or safety deposit box or left out of sight in their locked accommodation and evidence of unauthorised and/or forcible entry is provided;
- a claim has already been submitted under the 'If cash or event tickets in the custody of a party leader are lost or stolen' section of this policy;
- **you** do not **co-operate** with **us**.

Important meanings in this section

cash – sterling or foreign currency in note or coin form.
co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
educational establishment – a school, college, university, or other group with participants in full time education.
group member – any person named on the final passenger list.
organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.
period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cash**.
proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.
proof of withdrawal – evidence that the **group member** had withdrawn the **cash** from a bank, building society or credit card.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
we/our/us – White Horse Insurance Ireland dac.
you/your – the **organiser** and/or **educational establishment**

If cash or event tickets in the custody of a party leader are lost or stolen – Section B15

If this happened:

Despite having taken **precautions emergency cash, group member's cash or event tickets** held by a **party leader** were lost or stolen during the trip.

This is what we will do:

We will pay the **educational establishment** up to

£1,000 for loss or theft of **emergency cash**.

We will pay the **educational establishment** up to

£1,000 for loss or theft of **group member's cash**.

We will pay the **educational establishment** up to

£1,000 for loss or theft of **event tickets**.

The **deductible** amount for this section is **£150** per incident

But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- the loss or theft was not notified to the police, the **transport provider** or tour operators representative and a local independent written report was not obtained during the **trip**;
- the **party leader** is unable to provide **proof of purchase** or **proof of withdrawal**;
- the **party leader** did not take all available **precautions**;
- the **emergency cash, group member's cash** or **event tickets** were not on the **party leader's** person, unless locked in a safe or safety deposit box or left out of sight in their locked accommodation and evidence of unauthorised and/or forcible entry is provided;
- a claim has already been submitted under the 'If cash belonging to group member is lost or stolen' section of this policy;
- **you** or the **party leader** do not **co-operate** with **us**.

Important meanings in this section

cash – sterling or foreign currency in note or coin form.
co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.
deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
educational establishment – a school, college, university, or other group with participants in full time education.
emergency funds – **cash** held by a **party leader** only for use in case of an emergency.
group member – any person named on the final passenger list.
group member's cash – **cash** held by a **party leader** on behalf of a student.
organiser - the person administering the trip on behalf of the **educational group** or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.
party leader - means any adult member of the group authorised by the **organiser**.
period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cash**.
proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.
proof of withdrawal – evidence that **you** had withdrawn the **cash** from a bank, building society or credit card.
transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.
trip – travel during the **period of insurance**.
we/our/us – White Horse Insurance Ireland dac.
you/your – the **organiser** and/or **educational establishment**

If a group member needs emergency travel documents – Section B16

If this happened:

Despite having taken **precautions travel documents** belonging to a **group member** were lost, stolen or damaged during the **trip**.

This is what we will do:

We will pay the **educational establishment** up to

£250 per **group member**

for the cost of additional travel and accommodation that was paid during the **trip** so that the **emergency travel documents** could be collected.

We will also pay the **educational establishment** up to

£250 per **group member**

towards the cost of **emergency travel documents**.

There is no **deductible** amount for this section

But we won't do anything if:

- the loss or theft was not notified to the police, the **transport provider** or tour operators representative and a local independent written report was not obtained during the **trip**;
- the **group member** did not take all available **precautions**;
- the **travel documents** were not on the **group member's** person, unless they were locked in a safe or safety deposit box or left out of sight in the locked accommodation or locked motor vehicle and evidence of unauthorised and/or forcible entry is provided;
- the **travel documents** were in **checked-in baggage**;
- receipts or other evidence of any additional expenditure cannot be provided;
- **you** do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by **your transport provider** and placed in the luggage hold of **your transport providers** service in which **you** were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

educational establishment – a school, college, university, or other group with participants in full time education.

emergency travel documents – any emergency documents that the **group member** needs in order to return **home** or continue their **trip**.

group member – any person named on the final passenger list.

home – one of the **group member's** normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their **travel documents**.

travel documents - current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards/Global Health Insurance Card (EHIC/GHIC).

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**

If a group member needs legal advice – Section B17

If this happened:

A **group member was** injured or killed on the **trip** due to someone else's negligence.

PLEASE NOTE: If compensation is awarded, **we** will deduct any costs that **we** have paid from that compensation.

This is what we will do:

We will provide the **educational establishment** with

30 minutes legal helpline access

Our legal advice line is managed by Penningtons Manches LLP and is contactable on:

0345 241 1875

8:30am – 7pm Weekdays

If **we** believe that the estimated recovery will be more than £500, **we** will appoint a solicitor to act on behalf of the **educational establishment** and pay up to

£25,000 per **group member**

for legal costs and expenses incurred in pursuing claims for compensation and damages.

The **deductible** amount for this section is **£250** per **group member**, per incident

But we won't do anything if:

- the **deductible** has not been paid or accepted that it will be deducted from any settlement;
- legal proceedings in the USA or Canada do not follow the contingency fee system operating in North America;
- the **group members** are making a claim against the **educational establishment**, the **organiser**, a **party leader**, a **transport provider**, travel agent, **tour operator**, tour organiser, the insurer or their agents or the claims office;
- **we** believe that the estimated recovery will be less than £500;
- the costs are to be considered under an arbitration scheme or a complaints procedure;
- **you** or the **group member** are making a claim against another person insured on this policy;
- **you** or the **group member** do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

educational establishment – a school, college, university, or other group with participants in full time education.

group member – any person named on the final passenger list.

organiser - the person administering the trip on behalf of the **educational group** or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.

party leader - any adult member of the group authorised by the **organiser**.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

tour operator – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**

If a group member is killed, injured or disabled following an accident – Section B18

If this happened:

A **group member** suffered an accident during the **trip** which, within 12 months, directly caused their death, serious injury or disablement.

PLEASE NOTE: This section does not cover death, injury or disablement due to illness or disease.

This is what we will do:

We will pay the **educational establishment** the benefits shown below per **group member** for the following events:

Death	£25,000
Loss of sight in one eye	£12,500
Loss of sight in both eyes	£25,000
Loss of whole arm or whole hand	£9,000
Loss of thumb	£3,000
Loss of index finger	£2,250
Loss of any other finger	£900
Loss of whole leg or foot	£7,500
Loss of big toe	£750
Loss of any other toe	£450
Loss of hearing in one ear	£3,000
Loss of hearing in both ears	£6,000
Permanent and total disablement	£25,000

There is no **deductible** amount for this section

But we won't do anything if:

- the **group member** was under the influence of drugs (except those prescribed by their registered doctor but not when prescribed for treatment of drug addiction), solvents or anything relating to their prior abuse of drugs or solvents;
- **excessive alcohol consumption** was a contributory factor;
- the **group member** was driving or riding any **motorised vehicle** for which they did not hold a **valid UK Driving Licence** and they failed to take **reasonable safety precautions**;
- the **group member** knowingly put themselves at risk, unless they were trying to save their own or someone else's life;
- the **group member** was taking part in an **additional sports activity** for which the relevant additional premium had not been paid;
- the **group member** was taking part in any **winter sports activity** for which the relevant additional premium has not been paid and a *Winter Sports Extension* issued;
- **you** do not **co-operate** with **us**.

Important meanings in this section

- accident** – an injury which is caused by a violent, viable and external event.
- additional sports activity** – any **winter sports activity** or any activity that does not form part of the itinerary arranged by the tour operator, or is not listed on page 56.
- co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.
- deductible** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
- educational establishment** – a school, college, university, or other group with participants in full time education.
- excessive alcohol consumption** – drinking enough alcohol that it seriously affects the **group member's** decision making or that they suffer injury or illness from either long-term alcohol abuse or one off 'binge'.
- group member** – any person named on the final passenger list.
- motorised vehicle** – car, motorcycle, moped, scooter, boat or quad bike.
- organiser** – the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.
- permanent and total disablement** – the **group member** is unable to work in any paid employment or paid occupation, this shall be defined as 'all their usual activities, pastimes and pursuits of any and every kind'.
- period of insurance** – the trip dates shown on the booking confirmation issued by the tour operator.
- reasonable safety precautions** – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.
- trip** – travel during the **period of insurance**.
- valid UK Driving Licence** – visit www.gov.uk/driving/licence-categories
- we/our/us** – White Horse Insurance Ireland dac.
- you/your** – the **organiser** and/or **educational establishment**.
- winter sports activity** – any activity which is performed on snow or ice.

If a group member is held legally liable for injury or damage – Section B19

If this happened:

A **group member** is held legally liable for something that they did accidentally during the **trip** which caused accidental bodily injury to, or damage to the property of someone who was not their **travel companion** or a **family member**.

PLEASE NOTE: In the event of an incident that might result in a claim:

1. Do not admit liability or make any offer of settlement;
2. Do not reply to, but immediately send **us**, any writ, summons, legal process or other communication which might be received;
3. **We** may take over and deal with, in either **your** name or the **group member's** name, the defence/settlement of any claim.

This is what we will do:

We will pay the **educational establishment** up to

£2,000,000

in respect of damages awarded against the **group member** plus legal costs to which **we** have agreed.

The **deductible** amount for this section is **£250** per person, per incident

But we won't do anything if:

- the **deductible has** not been paid or accepted that it will be deducted from any settlement;
- **you** are claiming for any infectious disease;
- **you** or the **group member** admitted liability for any loss, injury or damage;
- the incident arose during the course of the **group member's** employment or was caused by someone employed by them;
- the incident was caused by an animal which the **group member** owned or had custody or control of;
- the **group member** was driving, or in control of, any **motorised vehicle** including any trailer or sidecar attached to it, pedal cycle, aircraft, drone, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- the **group member** was under the influence of non-prescribed drugs, solvents or anything related to their prior abuse of drugs or solvents;
- **excessive alcohol consumption** was a contributory factor;
- the **group member** deliberately put themselves or others at risk;
- the **group member** was using firearms or incendiary devices;
- the incident took place on, or in, property (other than **your** temporary trip accommodation) which the **group member** owned or controlled;
- the **group member** was taking part in an **additional sports activity** for which the relevant additional premium has not been paid;
- the **group member** was taking part in any **winter sports activity** for which the relevant additional premium has not been paid and a *Winter Sports Extension* issued;
- **you** or the **group member** do not **co-operate** with us.

Important meanings in this section

additional sports activity – any **winter sports activity** or any activity that does not form part of the itinerary arranged by the tour operator, or is not listed on page 54.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

deductible – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

educational establishment – a school, college, university, or other group with participants in full time education.

excessive alcohol consumption – drinking enough alcohol that it seriously affects the **group member's** decision making or that they suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

family member – any person who is related to the **group member** by blood, marriage, adoption, fostering or co-habitation.

group member – any person named on the final passenger list.

motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.

organiser - the person administering the trip on behalf of the educational establishment or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.

period of insurance – the trip dates shown on the booking confirmation issued by the tour operator.

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

travel companion – another **group member**.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

you/your – the **organiser** and/or **educational establishment**.

winter sports activity – any activity which is performed on snow or ice.

If the organiser or a party leader are held legally liable for injury or damage – Section B20

If this happened:

You or a **party leader** are held legally liable for

- accidental injury to a **group member** in **your** custody and control,
- accidental damage to property which is not owned by **you**, or in **your** control

during the **trip**.

PLEASE NOTE: In the event of an incident that might result in a claim:

1. Do not admit liability or make any offer of settlement;
2. Do not reply to, but immediately send **us**, any writ, summons, legal process or other communication which might be received;
3. **We** may take over and deal with, in either **your** or the **party leader's** name, the defence/settlement of any claim.

This is what we will do:

We will pay the **educational establishment** up to

£5,000,000

in respect of damages awarded against the **you** or a **party leader** plus legal costs to which **we** have agreed.

The **deductible** amount for this section is **£500** per incident

But we won't do anything if:

- the **deductible has** not been paid or accepted that it will be deducted from any settlement;
- **you** or the **party leader** admitted liability for any loss, injury or damage;
- the incident arose during the course of **your** or the **party leader's** employment, other than as part of **your educational establishment** duties;
- indemnity is provided to **you** or the **party leader** under any other insurance;
- if a claim has already been submitted under the 'If a group member is held legally liable for injury or damage' section of this policy;
- the incident was caused by an animal which **you** or the **party leader** owned or had custody or control of;
- **you** or the **party leader** were driving, or in control of, any **motorised vehicle** including any trailer or sidecar attached to it, pedal cycle, aircraft, drone, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- **you** or the **party leader** were under the influence of non-prescribed drugs, solvents or anything related to their prior abuse of drugs or solvents;
- **excessive alcohol consumption** was a contributory factor;
- **you** or the **party leader** deliberately put yourselves or others at risk;
- **you** or the **party leader** were using firearms or incendiary devices;
- the incident took place on, or in, property (other than the temporary trip accommodation) which **you** or the **party** own or control;
- **you** or the **party leader** were taking part in an **additional sports activity** for which the relevant additional premium has not been paid;
- **you** or the **party leader** were taking part in any **winter sports activity** for which the relevant additional premium has not been paid and a *Winter Sports Extension* issued;
- **you** or the **party leader** do not **co-operate** with **us**.

Important meanings in this section

- additional sports activity** – any **winter sports activity** or any activity that does not form part of the itinerary arranged by the tour operator, or is not listed on page 54.
- co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.
- deductible** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
- educational establishment** – a school, college, university, or other group with participants in full time education.
- excessive alcohol consumption** – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.
- family member** – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.
- group member** – any person named on the final passenger list.
- motorised vehicle** – car, motorcycle, moped, scooter, boat or quad bike.
- organiser** - the person administering the trip on behalf of the **educational establishment** or who is acting as group leader or other principal person and whose name is shown on the tour operator's booking invoice.
- party leader** - any adult member of the group authorised by the **organiser**.
- period of insurance** – the trip dates shown on the booking confirmation issued by the tour operator.
- reasonable safety precautions** – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.
- travel companion** - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.
- trip** – travel during the **period of insurance**.
- we/our/us** – White Horse Insurance Ireland dac.
- you/your** – the **organiser** and/or **educational establishment**.
- winter sports activity** – any activity which is performed on snow or ice.

Are you thinking of taking part in any additional sports or activities?

This policy automatically provides cover for any sport or activity which is part of the itinerary and has been arranged by PGL – your policy will also cover the following activities as standard without the need to pay an additional premium.

Please Note: There is no cover for those activities marked in italics under section 'If a group member is held legally liable for injury or damage' or 'If the organiser or a party leader are held legally liable for injury or damage'.

Activities covered as Standard

<p>Aerobics Amateur Athletic Field Events Amateur Athletic Track Events Angling/ Fishing (freshwater) Animal Sanctuary (not big game) <i>Archery</i></p> <p>Badminton Bamboo Rafting Banana Boating Bar Work Baseball Basketball Billiards Bird Watching Body Boarding Boules Bowling Bowls <i>Bridge Swinging</i> <i>Bungee Jumping</i></p> <p>Camel/Elephant Riding Trekking (UK booked) Camping <i>Canoeing/ Kayaking (White Water Grades 1-3)</i> Caravanning, <i>Catamaran Sailing (In-shore)</i> <i>Clay Pigeon Shooting</i> Cricket Croquet</p>	<p>Curling Cycle Touring /Leisure Biking (up to 1,000m)</p> <p>Dancing Darts Disc Golf Diving (Indoor up to 5m) Dragon Boat Racing</p> <p>Elephant Trekking (UK Booked)</p> <p>Fencing Fives Flag Football <i>Flying as passenger (private/ small aircraft/helicopter)</i> Football/Soccer – Practice and Training Frisbee (recreational)</p> <p>Golf Gorilla Trekking (up to 1,000m)</p> <p>Highland games Horse Riding (No Jumping) <i>Hot Air Ballooning</i></p> <p>Indoor Skating (not ice) Ice Skating</p> <p><i>Jet Boating</i> <i>Jet Skiing</i></p> <p>Kiting Korfball</p>	<p>Laser Tag Low Ropes</p> <p>Model sports Marathons Model Flying Mountain Biking (up to 1,000m)</p> <p>Netball</p> <p>Orienteering</p> <p>Petanque Peteca Pigeon Racing Pony Trekking Pool</p> <p>Quoit</p> <p>Rackets Racquet-ball <i>Rafting (White Water Grades 1-3)</i> Re-Enactment <i>Rifle Range</i> Ringo River Punting Rounders <i>Rowing (inshore –recreational)</i></p> <p>Safari (UK organised) Sailing/ Yachting (recreational - inshore) <i>Scuba Diving (not solo, up to maximum 30m)</i></p>	<p>Segway (supervised, non-competitive) Snorkelling (inside marked areas and/or with a lifeguard present) Softball Squash Stoolball Swimming (inside marked areas and/or with lifeguard present) Swimming with Dolphins (inside marked areas and / or with lifeguard present) Table Tennis Ten Pin Bowling Tennis Theme Parks Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (in group) all up to 1,000m <i>Tubing</i> Tug of War</p> <p>Unicycle riding</p> <p>Volleyball</p> <p>Water Parks Whale Watching (professionally organised)</p> <p>Yachting (Inshore – crewing) Yoga</p>
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If you are considering taking part in any activity which is not listed, please contact us to discuss this and we will let you know what, if any, additional premium is necessary.

Data Protection – Personal Information

White Horse Insurance Ireland dac holds your personal information in accordance with all applicable data protection laws.

To administer your policy White Horse Insurance Ireland dac will collect and use information about you provided by you and this notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by us for the purposes of administering your policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. We may also use your personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information you have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by us in fulfilling your insurance contract.

We may send your personal information in confidence to other companies who provide services to us for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When we do this, we will ensure that we transfer the data securely and accordingly to regulatory requirements. By buying this insurance policy, you agree to us using your personal information in this way.

You have various rights in relation to personal information that is held by us, including the right to request access to your personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how we use your information and what rights you have in relation to your personal information, however you can obtain more information about how we use your data by reviewing our full Privacy Policy. Our Privacy Policy is available on our website www.whitehorseinsurance.eu

Your data will be treated in accordance with our Privacy Policy.

Make yourself heard

We take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand; but sometimes we and our insurers might get it wrong, in which case we want you to tell us.

If you wish to complain about the **sale of your policy**, the **outcome of your claim or assistance provided**, please contact:

Customer Insights Manager
1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY
Telephone: 0203 829 6604
Email: complaints@policyholderclaims.co.uk

If you are still not satisfied with the outcome you may refer your case to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service
Exchange Tower, London, E14 9SR
Telephone (Landline): 0800 023 4567
Telephone (Mobile): 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

Meet your insurers

This policy is underwritten and insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FNR is 203320.