

# WARWICK INDEPENDENT SCHOOLS FOUNDATION

## TRAVEL INSURANCE FAQs FOR PARENTS

### **Introduction**

Travel insurance is provided for all pupils and supervising adults on School trips, either in the UK or abroad (including winter sports), covering:

- Personal Accident
- Medical and Additional Expenses
- Supplementary Travel and Accommodation Expenses (UK only)
- Costs of Disruption (Cancellation, Curtailment and Rearrangement)
- Missed Departure and Travel Delay
- Personal Property and Cash
- Personal Liability.

The cost of travel insurance is factored into the total trip costs.

### **Are there any exclusions?**

Yes.

The Travel Insurance Policy excludes the following health issues:

1. The insured's:
  - a. suicide, attempted suicide or deliberate self-inflicted injury regardless of the state of the insured's mental health; or
  - b. needless self-exposure to danger except in an attempt to save human life.
2.
  - a. the insured's misuse of alcohol or solvents; or ingesting drugs except for drugs which are properly prescribed; or
  - b. the insured driving a vehicle of any kind whilst the alcohol level in their blood exceeds the legal limit of the country where they are driving.
  - c. The insured suffering from any anxiety state, stress, depression, or any phobia or mental or nervous disorder, that was diagnosed before the trip was booked or the journey commenced. [Note: this includes eating disorders.]

A number of other exclusions apply around 'hazardous activities' and situations of war, which we would work within and risk assess as part of our normal procedures for arranging school trips. In some cases, we may have to arrange additional cover which, in our experience, usually works out at around £5/pupil, which we may need to pass on to parents separately.

### **Does it exclude pre-existing health conditions?**

Not in general, although there are conditions and some exclusions as detailed above.

The insurers will not cover any travel that is against the advice of a medical practitioner.

Parents must have informed the school about any ongoing conditions or allergies so that the supervising staff are aware.

Where a pupil has an ongoing health condition, parents are asked to provide written confirmation from their GP or consultant that they are fit to travel and participate in trip activities.

*Please refer also to any Policies provided by the School relating to pupils' medical conditions and care and any other advice given by the School regarding trips and medical conditions.*

Normally in these cases, the insurance would only cover the pupil for medical treatment for illnesses caught or accidents sustained whilst on holiday but not for treatment required as a direct result of their condition, but we will double-check the insurance position on a case by case basis.

Curtailment cover does not extend to pupils who decide to withdraw from trips because a medical condition has developed that does not stop them travelling but does limit the activities in which they can participate. Insurers might consider a case where a trip is designed around a single activity in which the pupil cannot participate, e.g. sports tours, but they are unable to make a final decision in the matter until a claim is put in, and there is a risk such a claim will not be upheld.

### **Medication**

Pupils must be sent on trips with sufficient medication to cover the entire period of the trip: please double-check how much is left in a pack/application and expiry dates. If you are in any doubt as to how much is left in the pack/application currently in use, or whether it will be sufficient for the entire length of the trip, please provide an additional pack/application to be on the safe side. Our insurance will not reimburse the costs of any such medication that has to be purchased whilst on the trip.

### **Do all pupils need to have European Health Cards (EHIC)?**

No, it is not a condition of WISF's travel insurance that pupils have European Health cards should they require medical treatment.

### **Are we covered for activities undertaken by pupils while they are on exchange visits?**

Yes, on the grounds they are deemed to be integral to the trip, but if you know they might undertake any activity normally excluded under our policy, please talk to the school so that they can flag it with the insurers via me.

### **What if my child needs to be accompanied by another adult, for example, a carer?**

Our insurance will cover all who are *formally* linked to the trip: pupils, staff, plus anyone else who goes along in a supervisory or carer capacity (which may include non-staff). There is no reason why a supervisor/carer shouldn't also be a parent of a child on the trip.

We do not normally allow any adults to accompany the trip unless they are doing so in a formal capacity as carer or supervisor. We cannot act as travel agents by selling places on trips to other adults. If circumstances arose where we this happened, any such person would be subject to additional risk assessments and child protection and safeguarding checks and they would not be covered by our travel insurance but would need to arrange their own insurances including legal liability.

For the sake of clarification, pupils over 18 do not count as adults as long as they are still in full-time education with us.

### **How do I make or arrange a claim?**

The Foundation Secretary's office must be advised as soon as possible that a claim is to be made in order for them to notify the insurer, and usually the trip organiser will do that. Any delay will require an explanatory note.

The claim process involves:

- Claim form to be completed by the person claiming and returned to the Foundation Secretary's Office.
- For medical claims, parents need to sign off a disclosure on the claim form.
- For cancellations resulting from medical conditions, the GP or consultant needs to provide written confirmation that the condition precluded the pupil from attending the trip.
- The trip organiser will provide copies of any communications that confirmed the trip fees and details of any costs recovered e.g. reimbursements from travel companies.
- The Finance Office will provide confirmation of receipt of payment.

#### *Limits*

- Personal Property: £2,500 (maximum £750 in total for all valuables)
- Cash: £250 per pupil maximum (£2,000 per teacher/organiser)
- Disruption (cancellation, curtailment, rearrangement): £3,000 maximum per person
- Travel delay: £2,000 maximum
- Medical expenses: unlimited outside the UK
- Personal Accident: £25,000 maximum
- Supplementary Travel and Accommodation: £1,000 within the UK only
- Personal liability: £2,000,000 maximum

Excesses apply at £75 depending on type of claim.

*Anna Hopkins, Senior Administrative Officer, January 2017*