

This sheet is for Your information only and gives You a brief overview of the essential contents of the insurance. The complete information can be found in the Evidence of Cover and Master Policy Document. To be fully informed, please read all documents.

What is this type of insurance?

This is a Master Policy for individual travellers participating in a school trip organised by a school that is enrolled in the ABTA Educational Travel Product. It protects the eligible individuals against risks of accidental bodily injury and/or illness as provided for in the below coverage. Coverage is subject to the restrictions and exclusions contained below and as detailed in the policy document.



What is insured?

- ✓ A Cancellation, Curtailment and Missed Connection
- ✓ B Medical and Emergency Expenses
- ✓ C Hospital Benefit
- ✓ D Personal Accident
- ✓ E Baggage
- ✓ F Personal Money and Passport
- ✓ G Personal Liability
- ✓ H Legal Expenses
- ✓ I Hijack
- ✓ J Travel Delay
- ✓ K Missed Departure
- ✓ L Catastrophes and Natural Disasters
- ✓ M Winter Sports*

*Subject to payment of additional premium and only where specified in the Insured Persons' Evidence of Insurance issued by the Master Policyholder.

The above coverage is subject to maximum individual sums insured. Excesses may also apply. Please refer to the master policy document for full details.

Activity and Sports Upgrade option: This is available as Category 1 or Category 2 and is subject to payment of additional premium and only where specified in the Insured Persons' Evidence of Insurance issued by the Master Policyholder.

Cover includes additional sports and activities as noted on page 40 (Category 1) or page 41 (Category 2) of the Master Policy.



What is not insured?

A full list of exclusions can be found in each section of the Master Policy document (A to M) under 'What is not covered'. This includes but is not limited to:

- ✗ Any claim arising directly or indirectly from a known Pre-existing Medical Condition;
- ✗ Emergency medical expenses in excess of 500 GBP (or currency equivalent) which have not been authorised by Us in advance;
- ✗ Medical expenses incurred in Your Home Country other than in connection with transportation of You or Your remains to Your Home from abroad;
- ✗ Any claim if you are aged over 75 years;
- ✗ Any claim arising from any sport or pastime listed on page 42 of the Master Policy as excluded
- ✗ Claims for Travel Delay where you knew about the cause of your delay when you booked your trip or purchased this policy

General exclusions also apply and can be found on page 28.



Are there any restrictions on cover?

If the Insured Person travels for longer than the maximum number of days specified in their application, they will not be covered for the additional days.

Cover is only valid in the Country(ies) as listed in the Insured Person's application.

Due to sanctions restrictions imposed by the United Kingdom, European Union, Canada, United Nations and United States, it may not be possible for Us to provide the full range of cover in one or more of the countries the Insured Person plans to travel to. For more information please get in touch via email at uk@battleface.com.



Where am I covered?

✓ The Insured Person is covered in the Country(ies) as listed in Your application.



What are my obligations?

- You must comply with all Conditions and provisions contained within the Master Policy. A full list of General Conditions can be found on page 26 of the Master Policy and includes:
- You must pay Your insurance premiums on time and in full.
- You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes.
- All claims must be notified on a policy claim form along with supporting evidence within 28 days of Your return.
- In the event of an emergency or any occurrence that may give rise to a claim for more than 500 GBP (or currency equivalent) under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without our prior consent.



When and how do I pay?

Payment is to be made by annual settlement of monthly declarations submitted within 30-days at the end of the month.



When does the cover start and end?

Your cover starts on the date travel commences and ends on the termination date of Your Trip when You return to Your Home Country.



How do I cancel the contract?

You may cancel Your policy by emailing or writing to Us at the following address within 14 days of receiving Your policy documentation:

battleface Insurance Services
Suite 24, 80 Churchill Square
Kings Hill, West Malling
Kent, ME19 4YU
United Kingdom
uk@battleface.com

We may cancel Your insurance policy by giving You 30 days' notice in writing.