



battleface

EDUCATIONAL TRAVEL PRODUCT

MEDICAL AND TRAVEL

EVIDENCE OF INSURANCE

Master Certificate Number: PA2602786

The relevant terms of coverage provided under the master policy are set out in the master policy document.

A. Evidence of Insurance Number: PA2602786-ETPT

B. Master Policyholder: Hellene School Travel Limited

Business of master policyholder: Organises and coordinates travel experiences for student groups

Address: 16 Courtlands Close, South Croydon, CL2 0LR, United Kingdom

C. Insured Persons:

Each person travelling on a trip arranged by the master policyholder who is eligible to be covered under this master policy and for which details have been provided to us by the master policyholder.

Insured Persons receive cover benefits by virtue of the master policy issued to the master policyholder.

Only the master policyholder has direct rights against the insurer. The benefits received by the Insured Persons do not give them direct rights under this master policy of insurance but enable them to receive the benefits described under G below. Insured Persons must notify us of any incident that they feel could give rise to a claim under these terms and conditions. Strict compliance with these terms and conditions is required if the Insured Persons are to receive their benefits.

All Insured Persons must be registered under the health care system in their home country.

D. Policy Cover option:

ETPT

Winter Sports:	Not	Covered
Activities and Sports Category 1 Upgrade:	Not	Covered
Activities and Sports Category 2 Upgrade:	Not	Covered
Cancellation, Curtailment and Missed Connection Limit:	GBP	1,500

E. Period of Cover:

Period of Insurance: For bookings made from 16th February 2026 to 15th February 2027 with all travel having been completed no later than 24 months from the master policy issue date.

Country(ies) to be visited: Insured Persons are covered for travel to the destination for which the appropriate premium has been paid and for which they have been accepted for cover.

F. Insurer:

Your Policy is administered by battleface Insurance Services and is underwritten by Starr International (Europe) Limited, registered office 4th Floor, 30 Fenchurch Avenue, London EC3M 5AD, United Kingdom (registered company number 09654797), which is a member of Starr Insurance Companies, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (firm reference number 676783). You can find further details by searching the online register at <https://register.fca.org.uk>

You can check these details on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on UK +44 (0) 800 111 6768.

Master Policy means the Master insurance policy issued to Hellene School Travel

Underwriters shall mean Starr International (Europe) Limited.

The Underwriters agree to provide insurance, in exchange for the payment of the required premium.

Cover is subject to the terms and conditions described in the Policy.

This insurance policy will only respond to claims for irrecoverable costs once those principally responsible for reimbursing the cost have been exhausted. For example, transport and accommodation costs – You should, in the first instance, contact Your tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.

The Underwriters and the Policyholder have agreed to all the terms and conditions of the Policy. The Policy and the cover provided by it become effective at 12:01 A.M. at the address of the Policyholder on the Policy Effective Date shown above. It continues in effect in accordance with the provisions set forth in the Policy.

G. Schedule of Benefits:

We will pay up to the amount shown in this Schedule, subject to the terms and conditions of the master policy. Cover limits and excesses shown are per person unless otherwise indicated in the evidences of insurance issued under the master policy.

Section	Benefit	Sum Insured	Excess
A	Cancellation, Curtailment and Missed Connection	Up to GBP 2,500*	GBP Nil
B	Medical and Emergency Expenses Emergency Dental treatment Search & rescue	GBP 10,000,000 GBP 500 GBP 5,000	GBP 50
C	Hospital Benefit	GBP 25 per day, maximum GBP 100	GBP Nil
D	Personal Accident Death benefit (aged 15 and under and over 65) Death benefit (aged 16 to 65) Loss of Limbs or sight Permanent Total Disablement	GBP 25,000 GBP 2,000 GBP 25,000 GBP 25,000	GBP Nil
E	Baggage (including valuables) Single article, Pair or Set limit Valuables limit in total Baggage Delay	GBP 1,000 GBP 300 GBP 350 GBP 100	GBP 50 GBP Nil
F	Personal Money , Passport and Documents Currency, notes and coins Currency, notes and coins (aged under 16) Other personal Money and documents Passport or visa	GBP 500 GBP 200 GBP 50 GBP 500	GBP 50
G	Personal Liability	GBP 2,000,000	GBP 50
H	Legal Expenses	GBP 25,000	GBP 50
I	Hijack Hostage	GBP 50 per day up to GBP 3,000	GBP Nil
J	Travel Delay	GBP 20 per 12 hours up to GBP 500	GBP Nil
K	Missed Departure	GBP 500	GBP 50
L	Catastrophes and Natural Disasters	GBP 500	GBP 50

* Level of cover can be purchased from GBP 500, in GBP 500 increments up to GBP 1,500, or up to GBP 2,500. Limit is dependent on premium that has been paid and is noted under Section D on page 1 of this Evidence of Insurance.

Schedule of Benefits - Optional Cover

WINTER SPORTS

Section	Benefit	Sum Insured	Excess**
M1	Ski Equipment (EUR 500 per single article, Set or Pair , limited to EUR 300 for hired ski equipment)	GBP 750	GBP50
M2	Loss of Ski pack	GBP 250	GBP 50
M3	Piste Closure	GBP 30 per 24 hours, maximum GBP300	GBP50
M4	Avalanche	GBP 500	GBP 50

* Optional Cover – only valid when the appropriate additional premium has been paid and cover is shown as included in Section D on page 1 of this Evidence of Insurance .

** Please refer to Meaning of Words - **Excess/Excesses**.

H. COVID-19:

This insurance covers cancellation, curtailment and medical expenses necessarily incurred by an Insured Person (aged up to 75 years) whilst outside their Home Country for the treatment of COVID-19 or symptoms subject to the terms and conditions of the policy.

I. Premium:

Original premium: as declared on a monthly bordereaux

Insurance premium tax: as declared on a monthly bordereaux

Total: as declared on a monthly bordereaux

J. In an emergency, the Insured Person should contact:

For customer service:

t: +44 (20) 8089 5338

For emergency travel & medical assistance:

t: +44 20 8089 5338

e: help@robinassist.com

Robin Assist is our brand name for providing 24/7 responsive customer service, claims, emergency travel and medical assistance from any device, any time, any place.

To register a claim online please go to <https://claims.robinassist.com/policy-lookup/>

K. Special Conditions

Winter Sports Upgrade:

This master policy does not cover section M - Winter Sports unless the appropriate additional premium has been paid and cover is shown as 'Covered' in Section D on page 1 of this Evidence of Insurance.

Sports and Activities covered

This master policy is for the ETPT level of cover and includes 'Automatically Included' Activities and Sports noted on pages 39 and 40 of the master policy wording. It does NOT cover the Activities and Sports Upgrade (Category 1 and Category 2) listed on page 41 and 42 respectively, of the master policy wording UNLESS the appropriate additional premium has been paid and cover is shown as included in Section D on page 1 of this Evidence of Insurance .

There is no cover under section G - Personal liability for pursuit of any business, trade, profession or occupation.

Obligations

It is important that the master policyholder checks that the information given in the evidence of insurance is, to the best of their knowledge and belief, complete and correct as this forms the basis of the insurance contract.

Each Insured Person must tell the master policyholder immediately on finding that any information in relation to their cover under this master policy has changed. The master policyholder must tell us immediately if at any time any of the information is incorrect or changes. Failure to do so may result in the insurance no longer being valid and claims not being met or not being met in full. If in doubt about any change please contact us as soon as possible.

All Insured Persons should refer to the conditions in the master policy wording for details of how any change in circumstances may affect their cover under this insurance.

Excesses and special terms and conditions applicable to the whole master policy

Each Insured Person is responsible for paying the first amount of each and every claim under each section for which an excess applies. The standard excesses payable in the event of a claim are shown in the table of benefits.

HOW TO MAKE A COMPLAINT

Our aim is to ensure that all aspects of Your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing You with the highest standard of service.

If You wish to make a complaint, You can do so at any time by referring the matter to battleface Insurance Services.

BATTLEFACE INSURANCE SERVICES

Suite 24,
80 Churchill Square, Kings Hill,
West Malling, Kent, ME19 4YU, UK

t: +44 (20) 8089 5338

e: complaints@battleface.com

Should You remain dissatisfied with the way in which Your complaint has been handled, or You have not received a final response in relation to Your complaint within eight (8) weeks, You may have the right to refer Your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is a free and impartial service for settling disputes between consumers and businesses providing financial services. You can find out more information about the Financial Ombudsman Service by visiting their website at www.financial-ombudsman.org.uk.

You can contact the Financial Ombudsman Service in one of the following ways:

THE FINANCIAL OMBUDSMAN SERVICE

Exchange Tower
London E14 9SR

Telephone 0800 023 4567 (calls to this number are free from “fixed lines” in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

e: complaint.info@financial-ombudsman.org.uk

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk

Please note that You will need to refer Your complaint to the Financial Ombudsman Service within six (6) months of receiving Our final response.

Your legal rights are not affected.

L. Sanction Limitation and Exclusion Clause

Underwriters will not be considered as providing insurance coverage, and they will not be responsible for paying claims or providing benefits, if doing so would subject them to any sanctions, prohibitions, or restrictions imposed by United Nations resolutions or the trade and economic sanctions, laws, or regulations of the European Union, United Kingdom, or United States of America.

M. Language of Contract

The insured has declared their understanding of, and has requested for the contract of insurance to be provided in, the English language. The insured confirms they understand such contract and agree to be bound by its terms and conditions.

N. Financial Services Compensation Scheme

battleface Insurance Services Ltd and Starr International (Europe) Limited are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Financial Services Compensation Scheme in the unlikely event that battleface Insurance Services Ltd and/or Starr International (Europe) Limited are unable to meet their obligations to You under Your policy. This will depend on the type of insurance and the circumstances of the claim. The service provided by the Financial Services Compensation Scheme is free and impartial.

You can find out more information about the Financial Services Compensation Scheme by visiting their website at www.fscs.org.

O. Cancelling this Policy and Cooling-off Period

Cancellation by You

If the policy cover is not suitable and You want to cancel within 14 days of receiving the policy documentation and before the start date of the policy, You must e-mail or write to:

Hellene School Travel Limited

16 Courtlands Close,
South Croydon,
CR2 0LR,
United Kingdom

e: vishal@helleneschooltravel.com

If You cancel after 14 days of receiving the policy documentation the premium will be refunded on a pro rata basis from the date Your instructions are received or any later date specified by You and provided that a claim has not been made.

Cancellation by Us

We may cancel this policy by giving You 30 days' notice in writing, which will be sent by post to the last address we hold for You. We will only do this for a valid reason such as non-payment of premium.

We may also cancel the policy if You commit a fraud which includes doing any of the following:

- making any untrue statements to Us;
- failing to disclose any material facts relevant to the policy or a claim;
- acting fraudulently in any other way.

If We cancel the policy because of fraud, the Policy will become void. If this happens, We will return all the policy premiums paid.

Sophie Goodchild

Sophie Goodchild
Authorised Signatory
battleface Insurance Services Ltd.



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