



SFS Group Ltd Schools Travel Insurance

SFS Group Limited provides Churcher's College with comprehensive travel insurance for pupils and staff.

Your Schedule No: 00003

The cover includes:

1. Medical, surgical and other expenses, arising from an accident or illness, incurred on a school trip
 - Hotel and repatriation expenses for children, staff and parents
 - Any member of staff or parent required to fly out from the UK as a result of accident or illness
 - Repatriation of bodies or a funeral abroad
 - Use of an air ambulance or other air transport to repatriate a seriously ill or injured child
2. Cancellation and curtailment of the trip if a child, parent or member of staff is unable to travel for certain specified reasons
3. The cost of additional travel and accommodation if a connection/reservation is missed for certain specified reasons including an inability to travel due to avalanches or other extreme weather conditions
4. Travel delay
5. Any personal liability incurred on a school trip
6. Any legal expenses incurred in making a claim against a third party as a result of a school trip
7. Loss of money, passport, clothing, and personal baggage while on a school trip for a child, teacher or parent
8. Expenses for travel, accommodation and return to the UK incurred as a result of hijack, kidnap or detention.
9. Loss of ski pass, ski hire or tuition as a result of an accident
10. Compensation for lack of snow in a resort or piste closure due to other reasons beyond the Insured's control
11. Cost of sending a replacement teacher where a specially qualified teacher has been injured/killed or is ill
12. Personal accident.



SFS Group Ltd

A unique range of insurance products to cover families as their children progress through the independent education system, protecting possessions, health, life and finances against unwanted and unexpected interruptions.

There for your family when you need us most.

What we do?

- School & University Fees Insurance
- Personal Accident Cover
- Absence from School Insurance
- Personal Possessions Cover
- Legal Expenses
- Personal Accident Insurance

www.sfs-group.co.uk

SFS Group Ltd is authorised and regulated by the Financial Services Authority and is a company registered in England No 2418802

SFS Group Ltd, Crossways House, 54-60 South Street, Dorking, Surrey RH4 2HQ

**01306 746300 Fax: 01306 746301
info@sfs-group.co.uk**

Benefits

1. **Medical and Additional costs outlined in 1. above** - Up to £5 million per insured
2. **Cancellation** – Up to £2,500 per insured and up to a total of £50,000 per trip
3. **Journey Continuation** – Up to £500 per insured
4. **Travel Delay** – Up to £150 per insured
5. **Personal Liability** – Up to £2,000,000 per insured
6. **Legal expenses** – Up to £25,000 per insured
7. **Loss of Personal Baggage, Clothing, Effects, or Money** - Up to £1,000 of personal belongings per insured child and £2,000 per insured teacher or parent and £250 for lost money for all insured parties. If luggage is lost for 12 hours or more then £150 will be paid for the purchase of immediate necessities.
8. **Hijack, Kidnap and Detention** - Up to £15,000 per insured
9. **Ski Pack** - Up to £250 per insured
10. **Piste Closure** - Up to £200 per insured
11. **Cost of sending a replacement teacher where a specially qualified teacher has been injured/killed or is ill** - £1,000
12. **Personal Accident**



Death	£25,000
Total and irrecoverable loss of sight of both eyes	£20,000
Total and irrecoverable loss of sight of one eye	£20,000
Loss of two limbs	£20,000
Loss of one limb	£20,000
Total and irrecoverable loss of sight of one eye and loss of one limb	£20,000
Permanent Total Disablement (other than total irrecoverable loss of sight of one or both eyes or loss of limb(s))	£20,000

In common with other insurers we will not pay:

General exclusions

- Any claim resulting from pregnancy or childbirth if delivery is expected during a trip or within two months of the end of a trip
- The first £30 of each and every claim per Insured person
- **Any claim arising from a pre-existing medical condition for which an insured person has seen a doctor, received treatment or been on a treatment waiting list**
- **Any claim arising from an insured person travelling against the advice of a medical practitioner**
- Flying other than as a passenger
- A claim resulting from the Insured's own criminal act
- A claim arising from the Insured being under the influence of alcohol or drugs
- A claim resulting from radioactive contamination
- A claim resulting from the Insured engaging in full time active service in any of the armed services
- A claim resulting from the Insured's suicide or attempted suicide or intentional self injury or the Insured being in a state of insanity
- A claim resulting from AIDS, ARC or HIV howsoever these have been acquired or may be named
- A claim resulting from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or any act of terrorism
- If any fraud, concealment or deliberate misstatement is discovered in connection with this policy then the policy shall be declared null and void and all claims repudiated.

Travel Delay – Any claim due to the failure of the insured to check in according to the itinerary supplied to him or her.

Personal Liability – We will not pay a claim if an Insured makes any admission of liability; makes any arrangements; or makes any offer, promise or payment without our written consent. We will also not cover any claim made by an Insured against another member of the same travel party.

Legal Expenses – We will not pay any claim where our written consent has not been obtained.

Loss of Personal Baggage, Clothing Effects, or Money – We will not cover any claim resulting from:

- Any gradual cause
- Loss of money not reported to the police within 24 hours and a police statement obtained
- Property otherwise insured by another insurer
- Any loss or damage whilst in the custody of a carrier unless reported to the carrier within twenty four hours and a report obtained
- Valuables or money whilst in the custody of a carrier.

Hijack, Kidnap and Detention – We will not cover any claim relating to payment of ransom monies, or where detainment, hijack or kidnap is for a period of less than 3 days.

Avalanche and Piste Closure – We will not cover any claim arising within the United Kingdom or any claim in respect of trips commencing or ending during the period 31 May to 30 November inclusive.

Personal Accident –

- We will not pay more than £25,000 per Insured person per accident
- The maximum amount the underwriter will pay in respect of a single accident involving more than one person injured is £2 million.



Other terms and Conditions

Geographical cover

Worldwide, but see exclusions under Crisis Management.

Period of Insurance

This is a renewable 12 month contract. Renewal will be subject to the terms and conditions in place at that time.

Margin Clause

It is hereby agreed that, in the event of a variation of more than 10% in the number of Insured Persons covered during the currency of the Policy, the Premium hereon is subject to review by the Underwriters.

Cancellation

You may cancel this insurance at any time by notifying SFS Group Ltd in writing at Crossways House, 54-60 South Street, Dorking, Surrey RH4 2HQ.

Making a Claim

In all situations involving a **medical emergency**, likely to lead to a claim, please call **CEGA 24 hour service on +44 1243 621515** and quote the school name (Churcher's College) and schedule number (00003). For all other non-emergency claims contact SFS Group Ltd on 01306 746300 during normal working hours.

Pre-Existing Condition

A physical or mental disability, or ongoing or recurring medical condition, from which an insured person suffers, which occurred or was known to the insured person before the period of insurance.

Making a Complaint

If you have any cause to complain, please contact SFS Group Ltd in the first instance. If you are still dissatisfied then please write to The Chief Executive, Equity Red Star, 52 Leadenhall St, London EC3A 2BJ. If your complaint is still not resolved then you should write to The Complaints Department, Lloyd's, 1 Lime Street, London EC3M 7HA. These procedures do not affect your statutory rights. If you are still unhappy with any issue relating to the handling of your policy or claim, you should direct your enquiry in writing to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9F.

Extension of cover

If an insured person has not returned to the United Kingdom before the expiration of a policy for reasons beyond their control this insurance will remain in force for a further 21 days or until return, whichever is the earlier.

Applicable Law

This insurance shall be subject to English law.

Equity Red Star

The Complete Travel Policy for Schools is underwritten by Equity Red Star Services Ltd, Library House, New Road, Brentwood, Essex CM14 4GD. Registered in England No. 2661753.

Equity Red Star Services Ltd is an appointed representative of Managing Agents: Equity Syndicate Management Limited which is authorised and regulated by the Financial Services Authority. Syndicate 218 Joint Underwriters: K.J. Charlton and J.E. Josiah. Companies of Equity Insurance Group Limited.

SFTS Trustees Limited

SFTS Trustees Limited is a specialist trustee company managed by Lawrence Graham, solicitors, of 190 Strand, London SW2R 1JN, which SFS Group Plc uses for the collection of premiums and the payment of claims. This ensures that a customer's money is protected. SFTS Trustees Limited is authorised and regulated by the Financial Services Authority, registration number 313246, and is a company registered in England No. 2538905.

SFS Group Ltd

SFS Group Ltd, the designer and administrator of the School Fees Trust Scheme, was first incorporated in 1989 and has been focused since then on providing well targeted, value for money and uniquely designed products for the schools, parents and children in independent education. SFS Group Ltd is authorised and regulated by the Financial Services Authority, registration number 311801, and is a company registered in England No. 2418802.

To find out more about SFS Groups range of products and services to parents then visit:

www.sfs-group.co.uk

or call our customer services team on:

01306 746300.

