

Important information for the Organiser

Travel Insurance

Introduction

Thank you for booking with European Study Tours. Your group is covered under master policy number **RTCMH40072-07** which is insured by **Union Reiseversicherung**. The Master Policy wording contains a full description of the terms of the insurance. The levels of cover and excesses which apply to your insurance are detailed in the policy wording.

- **The contract is between the you as the Organiser, and the Insurance Company.**
- **All claims must be submitted by you.**
- **Please note that there is no direct contract between the individual group members and the insurance company.**

Documents

European Study Tours will have sent you the following documents:

- **Evidence of Insurance.** You must give a copy of the **Evidence of Insurance** to each member of the group.
- **Additional Information for Parents/Guardians.** You must provide a copy of this to the parents/guardians of each child in the group.
- **Policy Wording.** This provides details of the cover you have purchased on behalf of the group.
- **Insurance Policy Information Document (IPID).** This provides details of the main terms, conditions and exclusions applicable to the policy.

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. **It is important that you make each group member and/or their parents/guardians aware of the following:**

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?

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| <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) |
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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 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.

Claims

The policy is a contract between you and the Insurers, therefore you are responsible for notifying the Claims Handlers of any claims your group has to make under the policy. When you contact the Claims Handlers they will advise you of any documentation or other information they require to validate your claim.

Please be aware that any claims payments due under the policy will be made to you, and you will be responsible for passing any money to the group member.

Medical claims

The policy booklet contains detailed information on what you need to do in a medical emergency – please take the time familiarise yourself with the instructions. You should also:

- ensure that you have the name, address and telephone/fax number for each person's G.P
- ensure that you have a signed Consent Form from each parent authorising you to obtain treatment on behalf of the student.
- try and obtain any details regarding possible allergies or medications students might be taking

Personal Property, Money and Travel Document claims

Please advise students and party leaders:

- not to leave valuables or money unattended.
- to ensure their hotel rooms are securely locked.
- not to leave any items in an unattended motor vehicle.

Liability Claims

Injury to others – if a student injures another person during the trip, **DO NOT ADMIT LIABILITY**. You should try to obtain details of the other party and independent witness details.

Damage to Property – **DO NOT ADMIT LIABILITY**. Instead, you should provide the hotel with your insurance details and obtain witness details.

In both cases, you must advise the Insurance Company **immediately** upon your return home and forward all details to them. Any correspondence received from a third party should be forwarded to the insurers **unanswered** immediately