



# STF Travel Sure

Travel insurance for schools and youth groups

In partnership with



## Book and travel with confidence

A bespoke policy developed exclusively for schools and youth groups travelling with a School Travel Forum member.

Developed by ABTA and STF with AXA Insurance to give you confidence when booking and travelling overseas.

## Why choose STF Travel Sure for your group

- **Covid-19 cancellation cover** - if passengers test positive for Covid-19 or have come into contact with someone who has tested positive for the virus
- **Free access to a travel companion app**, which includes a medical translator, hospital locator, emergency numbers, medical assistance and lots more
- **Includes all mainstream activities**, individual and team sports and winter sports
- **No excess** (excluding luggage) on claims and **no exemptions** for pre-existing medical conditions
- **Dedicated telephone number** for Group Leaders
- Study, sport and ski trips all covered under **one policy**
- **No reduction on the value of claims** for lost/stolen items because of wear and tear
- **UK-based call centres** for sales, customer service and claims

# TABLE OF BENEFITS

## ZOOM ON COVID 19: WHAT IS COVERED

The Insurer will reimburse the Insured up to the amount stated in the Statement of Insurance for their irrecoverable unused travel and accommodation costs and other pre- paid charges which the Insured has paid or is contracted to pay together with any reasonable additional travel expenses incurred if:

1. cancellation of the Insured's participation in the Trip is necessary and unavoidable as a result of the Beneficiary being

a) admitted to hospital due to being infected with Covid-19 up to 28 days before they are due to commence its trip:

or

b) diagnosed by a medical practitioner and/or hospital as having tested positive with Covid- 19 up to 14 days before

the Insured are due to commence their Trip: or

c) in self-isolation on the date that they are due to commence their Trip, having been personally instructed to do so by NHS Test and Trace or the NHS COVID-19 app or PHE/Word Government advice to schools as a result of

A. being exposed to someone who has been diagnosed with Covid-19

B. having tested positive for Covid-19 using a UK government approved Covid-19 test

i i. that is self-administered and delivers results with or without laboratory analysis; or

i ii. administered at a UK Government approved / NHS test site; or

i iii. administered by a private sector provider that has completed or is undergoing UKAS accreditation.

2. curtailment of the Insured's participation in the Trip is necessary and unavoidable due to the Insured testing positive for Covid-19 using a UK government approved Covid-19 test administered by a private sector provider, after commencing their Trip and prior to boarding their pre-booked outbound transport, provided that the test provider has completed or is undergoing UKAS accreditation.

## PERSONAL ACCIDENT

TYPE OF BENEFITS	MAXIMUM AMOUNT PER INSURED OR PER CLAIM	GEOGRAPHIC SCOPE
Accidental death	Aged from 16 to 64: 25 000 GBP Aged 15 and under or 65 and over: 2 000 GBP	Worldwide
Permanent disability to be reduced in case of partial permanent disability according to the Insurer's scale	25 000 GBP	
If the permanent disability stabilised at a rate of over 25%: Home/vehicle/workstation adaptation and technological support, consisting of: Appointment of an occupational therapist and a residential design expert Reimbursement of expenditure on home/vehicle/workstation adaptation and technological support	Services and reimbursement of real costs up to 50 000 GBP	
Death or Total Permanent Disability following a cerebral vascular accident or heart attack (myocardial infarction)	25 000 GBP	
Accidental coma	75 GBP per day after 10 consecutive days for max 365 days	

## HEALTH

TYPE OF BENEFITS	MAXIMUM AMOUNT PER INSURED	GEOGRAPHIC SCOPE
<b>Medical expenses Abroad</b> Following Accident or Illness: payment and/or reimbursement of the actual expenses in addition to or in the absence of a primary medical insurance policy and/or any other additional cover	Actual costs without any Excess Up to 20 000 000 GBP and 365 days per claim	Abroad
<b>Medical expenses in the Home Country:</b> In the event of Hospitalisation of the Insured Abroad, reimbursement of the actual expenses in addition to or in the absence of a primary medical insurance policy and/or any other additional cover	30 000 GBP within 30 days from the return of the Insured to his Home Country and 15 000 GBP for functional prostheses	Home Country
<b>Emergency Dental Treatment</b> Reimbursement of actual expenses incurred during the Trip in addition to or in absence of a primary medical insurance policy and/or any other additional cover	1 500 GBP	Abroad
<b>Cosmetic Disfigurement</b>	3 000 GBP	Worldwide

TYPE OF COVER OF BENEFITS	MAXIMUM AMOUNT PER INSURED	GEOGRAPHIC SCOPE
<b>Psychological assistance</b> Reimbursement of the cost of consultations	3 000 GBP	Worldwide

## ASSISTANCE, SECURITY AND SERVICES

TYPE OF COVER OF BENEFITS	MAXIMUM AMOUNT PER INSURED	GEOGRAPHIC SCOPE
Medical transportation	Actual costs	Worldwide
Dispatch of doctor on site	Actual costs	
Repatriation	Actual costs	
Expenses of repatriation of deceased body and coffin	Actual costs	
Funeral expenses	5 000 GBP	
Assistance with formalities following death	Telephone services	
Repatriation of Spouse and/or children	Actual costs	
Shipping of personal belongings in the event of repatriation	Actual costs	
Travel costs of replacement employee	Return tickets	
Compassionate visits of the Insured in hospital or being accompanied during repatriation on grounds of Illness, Accident or in the event of Insured's death	Costs of accommodation and ticket reservation - maximum 7 days for a maximum of 3 persons - maximum of 200 GBP per night service	
Notification of Family Members in the event of Hospitalisation		
Early return in the event of death or Hospitalisation of a Family Member	Return tickets	
Early return of the Insured in the event of Damage to his home	Return tickets	

Early return in case of premature birth of a Dependant Child	Return tickets	
In situ costs in case of impossibility to leave the country	300 GBP per day maximum 4500 GBP	
Costs of extension of stay further to Accident or Illness	300 GBP per day maximum 4500 GBP	
Dispatch of indispensable medication unavailable locally	Actual costs	
<b>Care for children aged under 16</b>	Return tickets or 500 GBP	Home Country
<b>Search and rescue costs</b>	50 000 GBP	Worldwide
<b>Evacuation for health or political reasons</b>		
Natural Disaster or nuclear disaster, Epidemics, pandemics, War, Riots etc. Crisis Evacuation fees	85 000 GBP per Insured and 850 000 GBP per year	Worldwide
Hotel accommodation for the Insured as a gateway point until evacuation	200 GBP per night	Worldwide
<b>Kidnap and Ransom</b>		
Information reward Salary compensation Ransom payment Repatriation to Home Country	100 000 GBP per Claim, regardless of number of Insureds involved	Worldwide

## TRAVEL

TYPE OF COVER OF BENEFITS	MAXIMUM AMOUNT PER INSURED	GEOGRAPHIC SCOPE
<b>Loss, theft, damage to or destruction of Luggage</b> Relative Excess 150 GBP per claim	5 000 GBP	Worldwide
<b>Cover for Assault</b>		
Theft or loss of cards, Keys, Identity Documents with or without Assault	1000 GBP	
Damage to personal belongings as a result of Assault	500 GBP	
Theft of cellphones, smartphones and tablets with Assault	500 GBP	
Theft of withdrawn cash with Assault	5 000 GBP	
Fraudulent use of SIM Card in the event of theft by Assault	300 GBP	

TYPE OF COVER OF BENEFITS	MAXIMUM AMOUNT PER INSURED	GEOGRAPHIC SCOPE
<b>WINTER SPORTS</b> package The purpose of this section is to provide cover specifically for a Winter sports trip that involves activities or sports that are on snow or ice. It's important to check the sports and other activities section of the wording to ensure that any activities that you plan to participate in as part of your Winter sports trip are covered. The policy will not cover any professional sports or entertainment and racing events.		Worldwide
Ski pack cover	450 GBP	
Ski equipment (owned)	750 GBP	
Ski equipment (hired)	450 GBP	
Hire of ski equipment (total)	250 GBP	
Hire of ski equipment (per day)	25 GBP	
Delayed ski equipment (total)	300 GBP	
Delayed ski equipment (per day)	25 GBP	

Avalanche (total)	400 GBP	
Avalanche (per day)	25 GBP	
Piste Closure (total)	250 GBP	
Piste Closure (per day)	25 GBP	

TYPE OF COVER OF BENEFITS	MAXIMUM AMOUNT PER INSURED	GEOGRAPHIC SCOPE
<b>Travel Incidents</b>		
Delay in excess of 4h per Incident, cancellation or non-admission on board	600 GBP	Worldwide
Missed connection in excess of 6h per Incident	600 GBP	
Delayed Luggage delivery in excess of 24h per Incident	600 GBP	
En-route change of destination due to hijacking, Terrorist Act or Natural Disaster or nuclear disaster	3 000 GBP	
Advance of funds in the event of loss or theft of payment means	15 000 GBP	
Assistance with Identity Documents	Services	
Early return in the event of loss, theft, or destruction of samples	3 000 GBP	
<b>Cancelling or changing a scheduled trip</b>		
Costs of cancelling or changing stay and transport arrangements prior to departure in the event of:		Worldwide
Serious Accident, serious Illness, death or Hospitalisation of the Insured or a Family Member	5 000 GBP	
Side effects of or intolerance to mandatory vaccinations		
Court summons		
Replacement of a group leader		
Redundancy of the Insured or a parent of the Insured		
<b>Travel Cancellation</b>		
In case of Terrorism, War or Natural Disaster	4 000 GBP Excess 100 GBP	Worldwide

TYPE OF COVER OF BENEFITS	MAXIMUM AMOUNT PER INSURED	GEOGRAPHIC SCOPE
<b>Private Third-Party liability</b>		
All Bodily Injury, Property Damage and Consequential Losses except USA and Canada	5 000 000 GBP per event	Abroad
<b>For claims in the USA or Canada:</b>		
Food poisoning	1 000 000 GBP per event	
All Bodily Injury, Property Damage and Consequential Losses	1 000 000 GBP per event	
150 GBP Excess per claim		
<b>Car hire excess</b>		
In case of damage or theft of the hire car, reimbursement of the excess	1 000 GBP per Incident	
<b>Advance of criminal bail</b>	50 000 GBP	
<b>Lawyer's fee</b>	15 000 GBP per event	

## ADDITIONAL SERVICES

### TRAVEL EYE WEB PORTAL & APPLICATION : <https://travel-eye-axa.com>

<p><b>Helps prepare a Trip by providing health and security information about the country of travel such as:</b>          Health and security advice about the country of travel (a safety passport, including key advice for the traveller, is available for download on the portal)          Health and security alerts about events that may impact a traveller (Attack, protests, Epidemics, etc.)          Vaccination requirements (vaccination recommendations for travellers)          Access to the Insurer's local medical network through geopositioning          Travellers localisation: through passengers' data obtained from travel agencies or through sending an invitation to the dedicated e-mail address</p>	<p>Unlimited access</p> <p>See the user guide provided in hard copy or via the portal</p> <p>Available in English, French, German, Portuguese, Japanese, Spanish, Chinese and Italian:</p> <p><a href="https://travel-eye-axa.com">https://travel-eye-axa.com</a></p>	<p>Worldwide</p>
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### SECURITY HOTLINE

<p>Provides a first level of answer to an employee facing an emergency or crisis situation – Assault, protests, Riots, earthquake, Attack, kidnapping – requiring immediate advice          If required and with the Insured's consent, triggers security and/or health measures needed to assist employees facing an emergency/crisis situation          The Policyholder provides the Assistant emergency contact details within its organisation: name, landline/mobile phone number and e-mail address</p>	<p>24/7 dedicated hotline for immediate medical and security advice.</p> <p>Contact: same number as Assistance</p> <p>Available in English and French</p>	<p>Worldwide</p>
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### TELEMEDICAL ASSISTANCE

<p>Telemedical Assistance available 24/7/365 in English, by telephone or by the "Doctor Please!" app.</p>	<p>By phone and video          Android:          iOS:</p>	<p>Included</p>
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**For more information visit  
<https://travelsure.abta.com/stf>**