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Product: The Outward Bound Trust Personal Accident & Travel Insurance Policy

This document provides a summary of the main coverage and exclusions. It is not personalised to your specific individual needs. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions, which are available from The Outward Bound Trust (the Group Policyholder).

What is this type of insurance?

This is a travel insurance policy. It provides cover for emergency medical expenses, cancellation costs for situations listed as insured events in the policy wording, personal property/money losses, and a range of other covers whilst travelling to attend a course operated by the Group Policyholder in the United Kingdom.



What is insured?

This policy pays benefits, in accordance with the policy wording, in the event that you:-

- ✓ suffer illness or injury requiring medical treatment whilst travelling to the UK from abroad.
- ✓ need to cancel your trip before it begins due to certain situations listed in the policy wording; or
- ✓ are delayed en route; or
- ✓ suffer loss or damage to personal property whilst on trips in the UK

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy wording.

- ✓ **Section 1. Medical** – Medical expenses* – up to £50,000 / Emergency repatriation expenses – up to £50,000 / Additional medical expenses* (if repatriated to home outside UK) - up to £20,000 / Hospital stay - £50 per day (maximum 40 days)
- ✓ **Section 2. Personal Belongings*** - Loss, damage or theft up to £1,500 overall (single item limit £500) / Personal belongings delay – up to £500
- ✓ **Section 3. Loss of Money*** - up to £2,000 (cash limit £1,000) / Credit card misuse – up to £1,000 / Loss of passport – up to £500
- ✓ **Section 4. Disruption** – Cancellation, curtailment or alteration to itinerary* - up to £2,500 / Additional travel & accommodation expenses – up to £500 / Travel delay up to £200
- ✓ **Section 5. Personal Injury** – up to £50,000
- ✓ **Section 6. Personal Liability** - up to £2,000,000



What is not insured?

- ✗ Travelling to receive medical treatment or travelling against medical advice
- ✗ Claims under any section arising from an actual or suspected communicable disease outbreak except section 1 (Medical) provided not travelling in or to an area which the Foreign, Commonwealth & Development Office has advised against all travel or all but essential travel.
- ✗ Cancellation or curtailment expenses if Foreign, Commonwealth & Development Office (FCDO) advised against travel to your planned destination before you booked your trip
- ✗ Loss incurred as a result of regulations or order made by any Public Authority or Government
- ✗ Medication and/or treatment which is known to be required or continued at the time of travel to the UK
- ✗ Medical treatment that can be delayed until return to home country
- ✗ Damage to sports equipment whilst in use
- ✗ Theft of personal belongings from unattended vehicles
- ✗ Cancellation due to deciding not to travel, change of financial circumstances or redundancy
- ✗ Dental treatment other than for immediate pain relief
- ✗ Any claims for injury, loss or expense as a result of:
 - participating in any sport as a professional; or
 - suicide or deliberate self-harm; or
 - suffering from any anxiety state, stress, depression, or any phobia or mental or nervous disorder; or
 - being a member of the reserve armed forces whilst in active service; or
 - flying as a crew member of an aircraft, financial failure of tour operator, travel agent or other operator; or
 - being refused entry to the UK or country of destination, or having a Visa application refused; or
 - illegal acts; or
 - war in your home country
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.



Are there any restrictions on cover?

- ! An excess of £25 applies to the Sections and benefits marked with * in 'What is insured'
- ! Under section 4 (Disruption) the maximum amount payable for any one Group Policyholder course is £50,000 which may reduce claims payable
- ! Maximum of 6 months duration per trip
- ! There is no cover under Section 1 Medical Expenses for UK residents whilst on trips in the UK
- ! Holidays taken at the beginning, during or at the end of the trip are not covered
- ! Full-time members of the armed forces are not eligible for cover under this policy.



Where am I covered?

- ✓ Whilst attending your course with the Group Policyholder in the United Kingdom and including travel between your home and the location of the course.



What are my obligations?

At the start of your policy

- To be insured under this policy you must:
 - be under 70 years of age; and
 - have booked to attend a course with the Group Policyholder.

During the period of insurance

- You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a Doctor, police reports and other reports following loss or injury
- You must take reasonable care to protect against loss, damage, accident, injury or illness

In the event of a claim

You must notify us as soon as reasonably possible in the event of a claim under this policy and as follows:

- Emergency Medical Assistance , Medical Expenses and/or repatriation claims:
 - Call Chubb Assistance on +44 (0) 20 7173 7798
- All other claims:
 - Call: +44 (0) 345 841 0059
 - Email: uk.claims@chubb.com
 - Web: www.chubbclaims.co.uk



When and how do I pay?

- The premium for this cover is included within the course fee you pay to the Group Policyholder. The Group Policyholder then pays premiums to Chubb.



When does the cover start and end?

- Cover for Cancellation expenses commences on the start date of the group policy period of insurance shown in the group policy schedule or the date your course fee deposit is received by the Group Policyholder, if later, and ends when you begin your trip.
- Cover for all other Sections starts when you leave home to attend your course in the United Kingdom and ends when you return home at the end of the course.



How do I cancel the contract?

- This travel policy is provided to the Group Policyholder for the benefit of participants attending courses who have paid the required fee. There are no cancellation rights under this policy.