

Participant Travel Insurance – Summary

This is a summary produced by The Outward Bound Trust of the cover provided by Chubb Insurance Company of Europe SE arranged by Marsh Brokers Ltd and provided to persons attending Outward Bound Trust courses. The policy provides cover for delegates/participants at an Outward Bound Trust course in the event of injury or loss whilst attending a course and including travel to and from the course.

Significant Features & Benefits

Personal Accident - £50,000 for death (£10,000 in respect of Children under the age of 18), loss of one or more limbs, loss of sight in one or more eyes, total loss of hearing in one or more ears, total loss of speech and permanent total disablement from any occupation.

Medical and Repatriation Expenses - up to £50,000– we will cover costs incurred for non residents of the United Kingdom within the United Kingdom for treatment given by a qualified medical practitioner and all hospital, nursing home and ambulance charges levied by the National Health Service. In addition we will cover additional travel and accommodation expenses up to £5,000 and for persons in the UK whilst outside their Country of Residence we will pay £50 per day whilst confined in a hospital in the UK to a maximum of £2,000. We will not be liable for the first £25 of any claim.

Search and Rescue Expenses outside Country of Residence – up to £25,000.

Personal Property - up to £1,500 (limit £500 for any one article). We will not be liable for the first £25 of any claim.

Delayed Personal Property (after at least 4 hours) – purchase of essential clothing or toilet items up to £500 other than loss on the final return stage to Country of Residence.

Money – up to £250 for Money increasing to £2,000 in the custody of an adult party leader. We will not be liable for the first £25 of any claim.

Financial Card Misuse – Up to £1,000. We will not be liable for the first £25 of any claim

Emergency Passport Replacement – Up to £500

Cancellation and Curtailment Expenses – up to £2,500. We will pay for travel and accommodation expenses including course fees if the delegate is unable to attend or complete the course as a direct and necessary result of any cause outside his/her control. We will not be liable for the first £25 of any claim.

Missed Departure – up to £500 for reasonable additional travel and accommodation costs if a delegate misses the departure of the conveyance in which he/she was booked to travel as a result of the failure of public transport due to strike, industrial action, adverse weather, traffic flow, congestion or mechanical breakdown. We will not be liable for the first £25 of any claims

Travel Delay outside Country of Residence – £20 after four hours and £10 per hour thereafter as a result of the late arrival at the destination by a minimum of four hours and a maximum of £200 in total.

Personal Liability – up to £2,000,000.

Significant Exclusions

1. War within the Insured Person's country of domicile.
2. Insured Persons travelling against the advice of a qualified medical practitioner.
3. Suicide or the intentional infliction of self-injury
4. Loss of Personal Property not reported to the police, transport carrier or other authority within 48 hours of discovery or where no attempt has been made to recover the items