



STF TRAVEL SURE

Summary and How to claim procedure

Policy number: STFIBT2003

A- Definitions

Insurer

Inter Partner Assistance (IPA), S.A. UK Branch, a Société Anonyme, an insurance company incorporated in Belgium, whose head office is at Avenue Louise, 166 – Bte 1 – 1050 Brussels, authorised by the Banque Nationale de Belgique under code no: 0487 with a registered UK branch at, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR.

Policyholder

IBT Travel Ltd
Cairn House, 15 Skye Road, Prestwick,
KA9 2TA

Tax ID: 444170567

Insured

Any person up to 79 years old participating in a trip organized by one of the subscribing members of this contract. These trips are organized by these said members for the account of the following groups based in the UK.

Students in further education aged 18 and over

MOD Army Cadets, aged 16 and over (on same tours as schools)

Youth clubs

Youth academies

Development centres

Youth choirs and orchestras

Community choirs

Brass bands

Marching bands

County music services

OTC (Officer Training Corp) groups

Youth development centres (sports teams)

Sports club 'In the Community' teams and foundation centres

Youth sports academies (private and clubs)

Grassroots youth sports groups and community clubs

Dance groups and dance schools

Performing arts schools

Swim clubs

Activities covered

Abseiling, Athletic track and field, Archery, Badminton, Baseball, Basketball, Bowling, Camel riding,

Canoeing (up to grade/class 3), Clay pigeon shooting, Climbing wall, Cricket, Cross country skiing, Dancing, Elephant riding, Fell running, Fencing, Fishing, Football, Glacier skiing, Go-karting, Golf, High/low ropes, Hockey, Horse riding, Horse trekking, Hot air ballooning, Ice skating (on recognised ski rinks), Jet biking, Jet skiing, Kayaking, Kitesurfing, Lacrosse, Mono-skiing, Mountain bicycling on tarmac, Netball, Orienteering, Paintball, Pony trekking, Racquetball, Road cycling, Roller skating, Rounders, Rugby Union, Rugby League, Running, Sailing (within 20 Nautical Miles of the coastline), Sailing (outside 20 Nautical Miles of the coastline), Scuba diving, Stand up paddle-boarding, Ski touring, Skidoo/snowmobiling, Skiing (on piste or off piste with a guide), Snowblading, Snowboarding (on piste or off piste with a guide), Snowshoeing, Squash, Surfing, Swimming, Table tennis, Tennis, Tobogganing, Trampolining, Trekking (up to 4000 metres without use of climbing equipment), Tubing, Volleyball, War games, Water polo, Water skiing, Wind surfing, Yachting (within 20 Nautical Miles of the coastline), Yachting (beyond 20 Nautical Miles from the coastline), Zorbing

Accident

- Any act that is unintentional on the Insured's part, entailing Bodily Injury affecting the Insured.

The following are deemed to be Accidents:

- Assaults, Attacks, Terrorist Acts and Civil Commotion as well as the resulting crowd movements or terror and panic movements.
- Pathological symptoms arising from an insured Accident.
- Infections directly caused by an insured Accident.
- Poisoning and bodily injuries resulting from the unintentional absorption of toxic or corrosive substances.
- Asphyxiation by immersion or by absorption of gas or poisonous vapours or due to the unforeseeable

effects of gases or fumes.

- Drowning and infectious diseases resulting from a fall into infected water or liquid.
- Frostbite, heat stroke or sunstroke as well as loss of consciousness and exhaustion resulting from shipwreck, forced landing, subsidence, avalanches and flooding.
- Injuries caused by fire, steam blasts, acids and corrosive substances, lightning and electric currents.
- The consequences of animal and snake bites, blood infection when it is the direct consequence of an insured Accident as well as infections due to anatomical, septic or venomous stings.
- Cases of heat stroke or sunstroke and frostbite caused by an event lying outside the Insured's control.
- The direct consequences of insect stings, excluding diseases (such as malaria and sleeping sickness) primarily originating in such stings.
- Traumatic hernias and lumbar disc injuries and muscular strains where these can be considered as accidents.

Beneficiary

- The person who collects the proceeds.

In the event of death of the Insured: the Insured's Spouse, failing which, their existing or unborn children, failing which, their statutory heirs and successors, unless otherwise indicated in writing by the Insured by ordinary letter sent to the Assistant.

B- Territoriality

Worldwide

C- Scope of insurance cover

The purpose of this policy is to allow the Insured to benefit from the cover set out below in the Section entitled "Cover and Benefits", whilst on a Trip organised by the Policyholder on behalf insured organizations, 24 hours a day, at any location and throughout the

duration thereof, including travel to and from the establishment or home place.

Main commun exclusions

The police do not cover, among other things, the claims:
- **caused or intentionally caused by the INSURED;**
- **caused by the suicide or attempted suicide of the INSURED;**
- **due to driving while intoxicated when the blood alcohol level is equal to or higher than that legally allowed in the country where the ACCIDENT occurs;**
- **resulting from the practice of a sport as a professional**

D- What to do in case of claim

For Medical or Security Repatriation, Hospitalisation

For any request, prior to any commitment that entails the filing of a claim under this policy, the Insured must contact **AXA Assistance** :

+44 (0) 2034 753266

Specifying **the policy number**, his name, surname and trip destination.

For Medical expenses, Flight delay or cancellation, Luggage theft or loss or Liability abroad

The Policyholder, the Insured, its statutory representative or the Beneficiaries shall declare any incidents to the Insurer within 30 business days following the date on which the incident becomes known, save in case of unforeseeable or force majeure events, calling the number below:

+44 (0) 2034 753266

Specifying **the policy number**, his name, surname and trip destination.

COVID 19 SPECIFICATION

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

The policyholder or the BENEFICIARIES must declare the claims within 15 working days following the date on which the loss is known, except fortuitous event or force majeure.

The declaration will include:

♣ A written declaration specifying the circumstances of the ACCIDENT, the name of the witnesses and possibly the

identity of the verbalizing authority if a PV is drawn up;

♣ The documents establishing the BENEFICIARY's quality in the event of death and the name and address of the notary responsible for the succession.

♣ A medical certificate describing the injuries in case of disability.

The BENEFICIARY, who intentionally provides false information or uses false or misleading documents with the intention of misleading the INSURER, loses any right to the guarantee for the incident in question.

All necessary measures must be taken without delay to limit the consequences of the incident and hasten the recovery of the INSURED who must undergo the medical care required by his condition. The INSURER's doctor must have free access to the INSURED to check his condition. Any unjustified refusal to comply with this control, after formal notice by registered letter, results in the forfeiture of the guarantee.

Medical expenses in case of hospitalization out from home country

In case of Accident or Sickness requiring hospitalization on the spot, the holder of the Assistance card, delivered by the INSURER, presents it to the admission service of the hospital which is confirmed by the validity of the card with the Assisteur whose coordinates appear on the card (telephone, fax, e-mail). Payment of expenses will be made directly to the hospital by the INSURER without the INSURED having to make an advance payment.

The policyholder, the INSURED or his assigns then undertake to take all the necessary steps to obtain the reimbursement of these expenses (in whole or in part) from the primary health insurance plan and the complementary plans to which the beneficiary is affiliated the INSURED, and to immediately return to the INSURER any sum collected by him as such.

Medical costs outside hospitalization out of home country

Reimbursement of medical expenses outside hospitalization will be made upon return of the INSURED in his country of residence, who must provide all the necessary proof.

The policyholder, the INSURED or his assigns undertake to make all the necessary steps to obtain the reimbursement of these expenses (in whole or in part) from the Primary Health Insurance Plan and the complementary plans to which the INSURED is affiliated.

The INSURER will complement the amount after the reimbursement by the social security or health contract.

In order for the assistance guarantees to apply, the INSURED or the person who is accompanying or the hospital must obligatorily, before any intervention involving the assistance guarantees, contact the INSURER, whose number is notified below

AXA ASSISTANCE:
TEL: +44 (0) 2034 753 266

Specifying the policy number, his name, surname and trip destination.

a detailed statement will be forwarded to the INSURER within a maximum period of 10 days.

♣ The INSURED is required to provide the INSURER with all supporting documents to verify or estimate the damage (example: damaged luggage, invoices, etc.)

Psychological assistance

The INSURED will have to provide invoices related to consultations with the doctor and / or the psychologist.

Civil liability

As soon as he becomes aware of a fact likely to incur the guarantee of the insurance policy and at the latest within 5 days, the INSURED must, under pain of forfeiture, except fortuitous event or force majeure, in notify the INSURER in writing or verbally against receipt.

He must also:

- inform the INSURER in the shortest possible time of the circumstances of the loss, its known or presumed causes, the nature and the approximate amount of the damages.
- take all appropriate measures to limit the extent of damage already known and to prevent further damage.
- transmit to the INSURER, as soon as possible, any notice, summons, summons, extrajudicial documents and procedural documents sent to him, delivered or served.

Failure by the INSURED to comply with the obligations listed in the 3 preceding paragraphs, the INSURER will be entitled to an indemnity proportional to the damages that this non-performance could cause him.

Important: This guarantee is only acquired after acceptance by the INSURER.

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
Medical expenses Abroad 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
Medical expenses in the Home Country: 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
Emergency Dental Treatment 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
Cosmetic Disfigurement	3 000 GBP	Worldwide

TYPE OF COVER OF BENEFITS	MAXIMUM AMOUNT PER INSURED	GEOGRAPHIC SCOPE
Psychological assistance 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 – maximum 4500 GBP in total 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	
Care for children aged under 16	Return tickets or 500 GBP	Home Country
Search and rescue costs	50 000 GBP	Worldwide
Evacuation for health or political reasons		
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
Kidnap and Ransom		
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
Loss, theft, damage to or destruction of Luggage Relative Excess 150 GBP per claim	5 000 GBP	Worldwide
Cover for Assault 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
WINTER SPORTS 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
Travel Incidents Delay in excess of 4h per Incident, cancellation or non-admission on board Missed connection in excess of 6h per Incident Delayed Luggage delivery in excess of 24h per Incident En-route change of destination due to hijacking, Terrorist Act or Natural Disaster or nuclear disaster Advance of funds in the event of loss or theft of payment means Assistance with Identity Documents Early return in the event of loss, theft, or destruction of samples	600 GBP 600 GBP 600 GBP 3 000 GBP 15 000 GBP Services 3 000 GBP	Worldwide
Cancelling or changing a scheduled trip Costs of cancelling or changing stay and transport arrangements prior to departure in the event of: Serious Accident, serious Illness, death or Hospitalisation of the Insured or a Family Member 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	5 000 GBP	Worldwide
Travel Cancellation 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
Private Third-Party liability All Bodily Injury, Property Damage and Consequential Losses except USA and Canada For claims in the USA or Canada: <ul style="list-style-type: none"> Food poisoning All Bodily Injury, Property Damage and Consequential Losses 150 GBP Excess per claim	5 000 000 GBP per event 1 000 000 GBP per event 1 000 000 GBP per event	Abroad
Car hire excess In case of damage or theft of the hire car, reimbursement of the excess	1 000 GBP per Incident	
Advance of criminal bail	50 000 GBP	
Lawyer's fee	15 000 GBP per event	

ADDITIONAL SERVICES

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

Helps prepare a Trip by providing health and security information about the country of travel such as:

- 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

Unlimited access to all travelers

Access:

Self registration link:

<https://accounts.travel-eye-axa.com/en/registration/010921>

Worldwide

See the user guide provided in hard copy or via the portal

Available in English, French, German, Portuguese, Japanese, Spanish, Chinese and Italian:

<https://travel-eye-axa.com>

SECURITY HOTLINE

- Provides a first level of answer to a traveler 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 travelers 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

24/7 dedicated hotline for immediate medical and security advice.

Contact: Assistant

Worldwide

Available in English and French

TELEMEDICAL ASSISTANCE

- Telemedical Assistance available 24/7/365 in English, by telephone or by the "Doctor Please!" app.

+44 (0) **2034 753266**

Android:

<https://play.google.com/store/apps/details?id=com.advance.medical.axaassistance>

iOS:

<https://apps.apple.com/app/doctor-please/id1488419347>

Included