

Overseas Travel Insurance

Policy summary



Don't leave home without Unity's travel cover

When you are arranging a Scouting related trip, you need to know the travel insurance is just as prepared as you are, and is designed to meet your needs.

Be prepared for action

A trip is supposed to broaden your horizons, provide happy memories and provide new experiences that embrace the Scouting culture.

The last thing you need to worry about is finding an adequate travel insurance product that understands your needs.

That is why Unity (Scout Insurance Services), in conjunction with underwriters at Lloyd's, have developed a travel insurance policy that is designed to meet your specific needs.

We can cover your Scouts for medical expenses, emergency repatriation, losing their passport, cancellations and delays. Plus, unlike many policies, they will be covered for all recognised Scouting activities.

Unity's Scout Travel Insurance Policy's comprehensive cover means that you're not exposed.

You'll get full details in the policy document, but you can check this list of benefits and see that we haven't missed anything.

Benefit Table

- Personal injury - up to **£5,000**
- Medical and emergency repatriation expenses - up to **£10,000,000**
- Hospital Stay Benefit - up to **£400**
- Supplementary travel and accommodation expenses - up to **£15,000**
- Personal Belongings - up to **£1,000** (limit **£250** for valuables/**£250** any one article, pair or set)
- Money - up to **£1,000** for Scout party leaders, **£200** for other insured persons aged 16 or over and **£150** if aged 15 or under.
- Credit card misuse - up to **£1,000**
- Delayed Baggage - up to **£100**
- Loss of passport - up to **£1000**
- Disruption (cancellation or curtailment) - up to **£1000** for any one journey (maximum **£75,000** for all insured persons any one journey)
- Missed departure - up to **£500**
- Personal liability - up to **£2,000,000**
- Legal Expenses - up to **£25,000**
- Travel delay - up to **£60**
- Piste closure - up to **£200**
- Rescue Plus costs - up to **£2,000** (if the appropriate additional premium has been paid)

We start the cover before you start your journey

When will my cover commence ?

You will be covered as soon as your completed proposal form is received by Unity. Cover under the cancellation section applies as soon as you have booked your holiday, as long as the policy is in force at the time, or is arranged within 14 days of booking your holiday.

Can I see all the terms, conditions and exclusions that apply before I enrol?

Yes, the full terms, conditions and exclusions that apply to this plan are contained in the policy. We will send you a specimen copy if you ask us to.

Will I be given a chance to change my mind?

Yes, you have 15 days to change your mind from receipt of your policy.

If you have further questions or would like some more information about the plan please call Unity on:

0845 0945 703

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Unity's travel cover*





Policy Summary

Please note that this Summary does not contain the full terms and conditions of the contract, which can be found in the Policy document. You should refer to your Policy for full details of the Sums Insured and Limitations.

Your Insurer is Certain Underwriters at Lloyd's of London.

COVER

The Policy covers any person who is named as an Insured Person in the Policy Schedule whilst undertaking a trip or trips in connection with authorised scouting activities (or as otherwise agreed with Unity Insurance Services) within the Geographical Limits for which the Insurance was purchased.

DURATION

The Policy provides cover for the duration of a single trip. Cover under the cancellation section commences as soon as the Insurance is purchased or when the trip is booked, whichever is the later. Cover under the other sections commences as soon as the Insured Person leaves home to commence the trip and ends when the Insured Person returns home on completion of the trip.

THE MAIN FEATURES AND BENEFITS OF THE INSURANCE ARE:

SECTION 1 – Personal Accident provides a lump-sum payment following accidental death or injury resulting in loss of limb, sight or permanent total disablement.

SECTION 2 – Medical Expenses provides cover for medical and repatriation expenses outside the United Kingdom including 24-hour emergency help-lines.

Excess (being the first amount of each and every claim that you pay) £20.

SECTION 3 – Hospital Stay Benefit Abroad provides a daily benefit if you are confined as a hospital in-patient outside the UK, Isle of Man or Channel Islands.

SECTION 4 – Supplementary Travel and Accommodation Expenses provides cover for:

- a) Funeral costs.
- b) Travel and accommodation expenses incurred in returning you to your home if you have an accident or illness abroad.

SECTION 5 – Your Personal Belongings provides cover for:

- a) Loss of or damage to baggage and personal effects. There are limits for single items or pairs or sets of items.
- b) In addition, if any items of essential clothing or toiletries are mislaid for 12 hours or more, an amount is claimable for the amount of any reasonable replacement.

Excess £20.

SECTION 6 – Money provides cover for loss of money and travel documents. Excess £20.

SECTION 7 – Credit Card Misuse provides cover for fraudulent use of lost credit cards.

SECTION 8 – Emergency Replacement of Passport provides cover for loss of passport and additional expenses if you are unable to obtain a replacement passport during your trip.

SECTION 9 – Disruption (cancellation or curtailment) provides cover for loss of unused travel and accommodation. There is a limit for the total amount that can be claimed in respect of all Insured Persons travelling on any one trip.

SECTION 10 – Travel Delay provides:

- a) An inconvenience benefit following late departure of publicly licensed transport.
- b) A benefit if you are forced to abandon your trip following a delay of more than 24 hours on your outward journey from the UK.

SECTION 11 – Missed Departure provides cover for additional travel and accommodation expenses for alteration of itinerary.

SECTION 12 – Personal Liability provides cover for Personal Liability for bodily injury to third parties and/or damage to their property.
Limits apply in respect of any one occurrence or series of occurrences arising out of any one cause.

SECTION 13 – Legal Expenses provides cover for legal expenses if you sustain bodily injury or illness that is caused by a third party during a trip.

SECTION 14 – Rescue Plus provides cover towards the cost of mountain rescue services for non-medical emergencies. Cover only applies under this Section if the appropriate additional premium has been paid.

SECTION 15 – Piste Closure provides a benefit to cover for the cost of transport to an alternative site if skiing facilities in your resort are closed due to lack of snow.

DETAILED BELOW ARE SIGNIFICANT AND UNUSUAL EXCLUSIONS TO YOUR INSURANCE:

SECTION 2 – Medical Expenses

- Costs which could have been foreseen by you when you start the trip.
- Medical expenses in the United Kingdom or 12 months after your accident or illness.
- Travel against medical advice or for the purposes of medical treatment or following a terminal prognosis.

SECTION 5 – Your Personal Belongings

- Hired clothing and hired equipment, wear and tear or gradual deterioration, household effects, electrical or mechanical breakdown, 'valuables' (as defined in the Schedule) in your baggage in the custody of a carrier.

SECTION 6 – Money

- Currency devaluation or monetary transaction shortages due to errors or omissions.
- Loss or theft not reported to the police or transport carrier within 48 hours of discovery.
- Money in your baggage in the custody of a carrier.

SECTION 5 – Your Personal Belongings and SECTION 6 – Money

- Confiscation or detention by customs or other authority.

SECTION 9 – Disruption (cancellation or curtailment),

SECTION 10 – Travel Delay and SECTION 11 – Missed Departure

- Conditions known to you at the time of booking the trip or buying the insurance that could give rise to a claim.
- Claims arising out of events that had occurred, commenced or been announced before you buy the insurance.

SECTION 12 – Personal Liability

- Liability for bodily injury to your employees or to any member of your family or household.
- Loss of or damage to property belonging to you or your family or household members.
- Liability due to the use of aircraft, aerospace device or hovercraft; waterborne craft; mechanically propelled or horse-drawn vehicle; caravan or vehicular trailer; firearm or animals or ownership or occupation of land or buildings.
- Employers' liability.
- Contractual liability.
- Liability arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services.
- Liability that is covered under any other insurance.

GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS

- Persons aged 80 or over.
- Professional sportspersons or professional entertainers.
- Insanity, suicide, anxiety, depression, nervous or mental disorders.
- Intentional self injury or needless self exposure to danger (except in an attempt to save human life).
- Flying other than as a passenger unless as part of an authorised Scouting activity.
- Full time members of the armed forces or a member of any reserve forces called out for permanent service.
- War and travelling to a country at war in its own borders.
- The influence of alcohol, drug addiction, solvent abuse, any addictive disorder.
- Participating in competitive winter sports, ski or ski bob racing or ski jumping.
- Travelling on a motorcycle over 125cc.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- An Insured Person's own criminal act.
- HIV or AIDS and/or any HIV or AIDS related illness.
- Nuclear, chemical and biological weapons of mass destruction.

DETAILED BELOW ARE SIGNIFICANT AND UNUSUAL LIMITATIONS TO YOUR INSURANCE:

SECTION 5 – Your Personal Belongings and Section 6 – Money

- You must take all reasonable precautions for the safety of baggage, personal effects and money.

SECTION 7 – Credit Card Misuse

- Loss due to the fraudulent use of cheques, charge, bankers' or credit cards is subject to your compliance with the conditions of use and other terms under which they have been issued.

SECTION 9 – Disruption (cancellation or curtailment)

- The standard total amount that can be claimed in respect of all Insured Persons travelling on any one trip is £75,000.

SECTION 10 – Travel Delay

- You must obtain written confirmation from your Carrier or their Agent of delayed departure dates, times and the reason for the delay.

SECTION 12 – Personal Liability and Section 13 – Legal Expenses

- You must not admit any liability nor offer agreement to settle any claim without our prior written consent.

SECTION 14 – Rescue Plus

- You must comply with local regulations.

CONDITIONS

All material facts should be disclosed. (These are facts which are likely to influence our acceptance or assessment of your insurance). If you are in any doubt about facts considered material you should disclose them.

You may find it helpful to keep an independent record of the information you supply in connection with your proposal, including copies of any relevant letters.

You and we are free to choose the legal system that will apply to this insurance. Unless we specifically agree to the contrary, this insurance will be subject to English law.

Claims Procedure

You must advise ONE Claims Limited of any event likely to give rise to a claim. You will find their contact details in the policy wording.

Cancellation Rights

We may cancel this Group Policy by sending 30 days notice to the Group Policyholder at their last known address. You may cancel this insurance within 14 days of receipt of the Policy provided that no claims have been incurred.

Complaints

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your insurance or the handling of a claim you should, in the first instance, contact Unity Insurance Services.

If you have a problem concerning any aspect of your insurance please contact Unity Insurance Services.

Contact details are:

Lancing Business Park
Lancing
West Sussex BN15 8UG
T: 0845 0945 703
F: 01903 751044
E: scouts@unityins.co.uk

Retail customers: in the event you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's.

Commercial customers: in certain circumstances, it may be possible for you to refer the matter to the Complaints Department at Lloyd's.

Their address is:

Complaints Department Lloyd's
One Lime Street
London EC3M 7HA
T: 020 7327 5693
F: 020 7327 5225
E: Complaints@Lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service.

Further details will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN) and on their website (www.fscs.org.uk).

Lloyd's

This Insurance is underwritten by Lloyd's Syndicate Number 609 managed by Atrium Underwriters Ltd at Lloyd's which are authorised and regulated by the Financial Services Authority. Registration No. 204834. You can check this on the Financial Services Authority's Register by visiting the Financial Services Authority website www.fsa.gov.uk/register or by contacting the Financial Services Authority on 0845 606 1234.



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Registered office: Gilwell Park, Chingford, E4 7QW. Registered in England and Wales
(Company No: 5038294).

Authorised and regulated by the Financial Services Authority, FRN 312976.

Unity Insurance Services is a trading name of Scout Insurance Services Limited, a wholly owned subsidiary of The Scout Association, a registered charity in England and Wales (Charity Number 306101).