

Group Personal Accident, Illness and Business Travel

Section C - Business Travel Cover

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|--|--|
| Insured Person(s) | All Participants and Trip Leaders travelling on Education Trips organised by the Insured (200 Participants & Trip Leaders declared at inception) |
| Insured Person(s) in respect of Holiday Travel and Winter Sports Extension | Not Covered |
| Holiday Travel and Winter Sports Extension for Non-Directors | Not Covered |
| Operative Time | We will insure against Accident, Illness, loss, damage or mishap as defined in this Policy, for trips taken on Your behalf including Incidental Holiday travel (known as a Period of Travel) commencing during the Period of Insurance, and having a destination outside of the Insured Persons usual Country of Domicile or within the Insured Persons usual Country of Domicile if such trips involve an overnight stay or air travel. For Item 18 and Holiday Travel and Winter Sports Extension, the maximum duration any one continuous trip shall be 31 days. Item 1 Cancellation is operative from the date of booking a trip or the Policy Effective Date whichever is the later. |

| Item | Schedule of Benefits | Sum Insured | Excess |
|------|---|------------------------|--------|
| 1 | Cancellation or Curtailment Expenses | £10,000 | None |
| 2 | Travel Disruption Expenses | Included within Item 1 | None |
| 3 | Replacement Expenses | Not Covered | None |
| 4 | Journey Continuation | £1,500 | None |
| 5a) | Travel Delay | Up to £750 | None |
| | • For the first completed 4 hours of delay | £50 | None |
| | • Each subsequent completed 4 hours of delay | £25 | None |
| 5b) | Petcare | Not Covered | None |
| 6 | Medical, Repatriation and Additional Expenses | Not Covered | None |
| | • Emergency Ophthalmic Treatment | Not Covered | None |
| | • Funeral Expenses | Not Covered | None |
| | • Emergency Dental Treatment | Not Covered | None |
| | • Childcare Expenses | Not Covered | None |
| 7 | Continuation of Medical Expenses | Not Covered | None |
| 8 | Search and Rescue Expenses | Not Covered | None |
| 9 | Hospital and Coma Benefit | Not Covered | None |
| | • Each continuous period of 24 hours | Not Covered | None |

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UNDERWRITING

| Item | Schedule of Benefits | Sum Insured | Excess |
|------|---|--------------------------------|--------|
| 10 | Personal Liability | Not Covered | None |
| | Court Appearance Costs | Not Covered | None |
| 11 | Legal Expenses | Not Covered | None |
| | Legal Detention | Not Covered | None |
| | Court Appearance Costs | Not Covered | None |
| 12 | Personal Baggage, Business Items and Money | Up to £5,000 | None |
| | • Single Article or Set or Pair of Articles Limit | £500 | None |
| | • Valuable Limit | £500 | None |
| | • Business Items Limit | £2,000 | None |
| | • Loss of Keys | Up to £250 | None |
| | Loss of Travel Documents | Up to £2,000 | None |
| | Money | Up to £2,000 | None |
| | Cash Limit | Up to £500 | None |
| | • Financial Card or Cheque Misuse | Included within Item 12, Money | None |
| 13 | Delayed Baggage | Up to £750 | None |
| 14 | Personal Accident | Not Covered | None |
| 14a | Accidental Death | Not Covered | None |
| 14b | Permanent Total Loss of Sight in One or Both Eyes | Not Covered | None |
| 14c | Loss of One or More Limbs | Not Covered | None |
| 14d | Permanent Total Loss of Speech | Not Covered | None |
| 14e | Permanent Total Loss of Hearing in One Ear | Not Covered | None |
| 14f | Permanent Total Loss of Hearing in Both Ears | Not Covered | None |
| 14g | Permanent Total Disablement | Not Covered | None |
| | Permanent Partial Disablement | Not Covered | None |
| 14h | Temporary Total Disablement by Accident | Not Covered | |
| | Excess Period | Not Covered | |
| | Benefit Period | Not Covered | |
| 14i | Temporary Partial Disablement by Accident | Not Covered | |
| | Excess Period | Not Covered | |
| | Benefit Period | Not Covered | |
| 14k | Quadriplegia | Not Covered | None |
| 14l | Triplegia | Not Covered | None |
| 14m | Paraplegia | Not Covered | None |
| 14n | Hemiplegia | Not Covered | None |



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| Item | Schedule of Benefits | Sum Insured | Excess |
|------|--|---------------|--------|
| 15 | Hi-jack, Kidnap and Kidnap for Ransom | Not Covered | None |
| | Kidnap Consultants Costs | Not Covered | None |
| | Hijack and Kidnap Daily Benefit | Not Covered | None |
| | Express Kidnapping Daily Benefit | Not Covered | None |
| 16 | Political and Natural Disaster Evacuation Expenses | Up to £15,000 | None |
| | Aggregate Limit | £100,000 | None |
| | In-country Additional Costs | Not Covered | None |
| 17 | Car Hire Excess Waiver | Not Covered | None |
| 18 | Holiday Travel and Winter Sports Extension | Not Covered | |
| | • Ski Equipment | Not Covered | |
| | • Ski Pack | Not Covered | |
| | • Piste Closure | Not Covered | |
| | • Avalanche | Not Covered | |

This Policy is signed on behalf of Underwriters

Matthew Stark
Chief Executive Officer
Ortus Underwriting
Registered Office: 15 Westferry Circus, London, E14 4HD
Registered in England No: 08142321
Authorised and regulated by the Financial Conduct Authority

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Endorsements - Applicable to all Sections

- **Endorsement 1**

It is hereby understood and agreed that:-

In respect of Items 1 to 5 of the **Policy Schedule**, this insurance does not cover any claim in any way caused by or resulting from **COVID-19**; other than when a trip is cancelled as a result of:-

- (i) an **Insured Person** receiving a positive diagnosis of **COVID-19** that necessitates the cancellation as a direct result of:
 - (a) the **Insured Person** being required to undertake compulsory quarantine/self-isolation following a positive diagnosis, or,
 - (b) the continued suffering of symptoms that result in a qualified medical practitioner advising against undertaking the **Period of Travel**.
- (ii) a **Close Relative** with whom the **Insured Person** resides receiving a positive diagnosis of **COVID-19** which directly results in an official instruction to the **Insured Person** to undertake compulsory quarantine/self-isolation and necessitating the cancellation.

Cover under (i) and (ii) above are subject to an any one occurrence limit of £25,000 and an annual aggregate limit of £100,000 during the **Period of Insurance**.

For the purposes of this exclusion **COVID-19** is defined as:

- a) Coronavirus disease (COVID-19)
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- c) any mutation or variation of SARS-CoV-2
- d) any fear or threat of a), b) or c) above.