

AVIVA travel insurance

F.A.Q.s (answers supplied by AVIVA)

1. Why do need to have travel insurance?

If you're travelling abroad, it's important to take out appropriate travel insurance when you book, as the Government advise. See <https://www.gov.uk/guidance/foreign-travel-insurance> for more. Most tour companies make it a condition of booking that you have adequate insurance cover in place whether sourced, so please check with your provider.

2. Everyone in the group has a GHIC (or old EHIC), so do we still need travel insurance too?

Remember that a GHIC or EHIC is not an alternative to travel insurance. It will not cover any private medical healthcare or costs, cancellation, travel delay, mountain rescue in ski resorts, being flown back to the UK, or lost or stolen property.

3. Our school already has cover in place with the RPA/a commercial insurer, so what additional benefit will we see from having this travel insurance policy included?

Please check the summary of cover carefully as all policies differ. Either way, you will need to ensure that any policy fully meets your needs and requirements and is fit for purpose for the trip and activities that you are planning whilst away.

4. How can we see - at a glance - what the key benefits of the policy are?

The Policy Schedule and Summary of Cover documents will provide you with a key overview of the cover and limits provided by Aviva.

5. From what point are we covered under the insurance?

Cover is in place with Aviva from the time of booking/deposit is taken by Absolute Travel and Tours Ltd.

6. Do I need to tell you if anyone in the group has a pre-existing medical condition?

Aviva do not need to be informed of any individual's medical condition, as the policy does not have an exclusion in relation to any medical conditions. The only medical related exclusion is that an individual cannot be travelling against medical advice.

If an individual is unsure if they should be travelling due to their medical condition, they should contact their medical practitioner and aim to receive in writing (or via email) that the medical practitioner does not advise against them travelling.

Please note that Aviva do not need to be provided with a copy of this confirmation, it will only be requested in the event of a medical expenses claim.

7. And what if someone in my group develops a new medical condition after we have secured the cover but prior to our departure?

If a new medical condition develops, please follow the guidance under Question 6.

If this new medical condition prevents you from being able to travel, then Aviva will provide cancellation cover.

8. What happens if a child in my group becomes unwell whilst we are away? How do we urgently get in touch with an English-speaking doctor?

The Group Leader will have a copy of the policy documentation whilst on the trip. The Emergency Medical Assistance Card confirms the number to call, after which CEGA (Aviva's claim handling company) will make local arrangements for an English-speaking doctor and direct the Group Leader on which surgery to attend.

9. What happens if one of more members of our group (staff and/or pupils) test positive for Covid-19 in the days before we travel?

If an individual tests positive for covid up to 14 days before departure, then full cancellation cover is in place for that individual.

10. What happens if one of more members of our group (staff and/or pupils) are required to self-isolate prior to departure and are unable to travel as a result?

If an individual is instructed by NHS Track and Trace (either direct or via the app) to isolate up to 14 days before departure, then full cancellation cover is in place for that individual.

11. What happens if the Group Leader tests positive for Covid-19/falls ill prior to departure and is unable to run the trip as planned?

As per question 9, full cancellation cover would be available for the individual Group Leader. However, the cover would not extend to the wider group, as contingency plans should be in place to replace the Group Leader in the event that they cannot undertake the trip for covid or any other reason.

12. What happens if a member of our party has Covid-19 symptoms during the trip?

Please contact CEGA through the contact number on the Emergency Assistance Card who will provide guidance in terms of medical assistance, alternative/extended accommodation and revised travel.

For the purposes of Aviva's policy, Covid is not treated any different than any other illness whilst travelling.

13. What do we do if one or more of our tour party tests positive for Covid-19 whilst away on our trip, prior to travelling back to the UK and is forced to self-isolate away from home?

Aviva will cover the reasonable additional accommodation and travel expenses for both the individual and (in the case of a pupil) an adult to stay with them.

14. How will they get back home after any medical treatment or isolation?

Aviva will arrange and pay for the reasonable travel expenses of flying back home.

15. What additional support do we have if someone has to remain away in isolation (whether unwell or not) and if this is a child, does cover include expenses for a parent to travel to destination and any associated costs?

Aviva will cover the reasonable additional accommodation and travel expenses should a parent/guardian be required to fly out and stay with the pupil, should the Group Leader be required to manage the remainder of the group.

16. What is the procedure if a pupil suffers a serious accident on the slopes during a ski trip or in a sports match and what would we be required to do to facilitate the arrangements?

In the first instance please call the local emergency services and follow their advice.

When there is an opportunity, please use the emergency claims number located on the Emergency Medical Assistance Card, after which point Aviva/CEGA will take control of payments and arrangements.

17. Are we covered if we are unable to ski due to piste closure in resort?

In the event of being unable to ski due to piste closure Aviva will pay either:

- *Up to £20 a day to travel to another resort; or*
- *Up to £30 a day if you cannot travel to another resort.*

Please note that piste closure cover is only available for the period of 1st December to 15th April.

Please note that piste closure constitutes 'not enough snow, too much snow or high winds which result in all ski lifts and ski schools at Your booked resort being closed'.

18. Ski and sports injury clients are often taken to a private medical clinic for treatment (close to the resort) rather than to a state hospital (depending on practicalities, distances and the nature of the injury). How and on what basis is medical treatment, agreed and ultimately covered by insurers?

In the event of an emergency, Aviva will expect that the emergency services are called, with the actions of the emergency services being the correct ones.

Once Aviva are called, they will then take over payments at the private hospital, as well as any other arrangements. Please note that in the event of a non-emergency injury, please call Aviva before deciding on which hospital/surgery to attend.

19. Sometimes customers with serious ski injuries are taken off the slopes by helicopter, which is the judgement of the local ski school/first aider in attendance (not us). What is the process for how this is paid for by insurers?

In the event of an emergency, Aviva will expect that the emergency services are called, with the actions of the emergency services being the correct ones.

Once Aviva are called, they will then take over payments at the private hospital, as well as any other arrangements.

20. How can I find a full list of sports, activities and other adventurous activities that are covered by this policy?

Aviva's policy does not list out activities that are covered, as the only exclusion is an activity of flying a plane as a pilot.

Please ensure that you discuss your activities with Absolute Travel and Tours in advance of changing your itinerary.

21. Are any activities excluded and if so, what can we do to request additional cover?

Flying a plane as a pilot is the only activity exclusion and cannot be covered under this policy.

22. Will my group be covered if we miss our flight on the way out (or on the way home) ?

If the group misses the flight for something outside of their control e.g. coach breakdown, then Aviva will cover the reasonable costs of rearranging travel.

Should the flight be missed due to something within the groups control e.g. leaving late, then Aviva will not cover the cost of rearranging travel.

23. If the airline that we are scheduled to fly with goes out of business before we travel, what cover do we have in this scenario?

This would fall under Package Travel Regulations and would not be covered under the Aviva policy.

24. What happens if our flight gets cancelled in the days before we are due to travel out?

This would fall under Package Travel Regulations and would not be covered under the Aviva policy.

25. What if we are travelling by coach and there is a breakdown or accident on the journey - and we suffer a long delay in reaching our destination? This could be in the UK (and mean missing a flight or ferry connection) or overseas and mean overnight accommodation en route and/or alternative onward transportation being organised?

Aviva would pay for the reasonable costs of arranging alternative travel, including rearranged flights.

26. What do we do if our luggage is delayed on reaching our destination i.e. is not available to collect at Baggage Reclaim on arrival at an airport and what cover is included?

Please contact Aviva/CEGA who will authorise the purchase of replacement luggage.

27. What do we do if our luggage is lost or stolen?

Please contact Aviva/CEGA who will authorise the purchase of replacement luggage.

As part of the claims process, Aviva will require written confirmation of the circumstances from an independent third party e.g. coach driver or hotel manager.

28. If we change our minds prior to departure and decide to cancel the trip/tour because of Covid-19 concerns - are we covered by this policy?

There is no cover under this policy for refusing to travel due to covid concerns, as this would be classed as disinclination to travel.

29. Who operates the 24/7 emergency assistance for us when we are abroad and how do we get in touch?

CEGA are Aviva's claims management company, with their contact details noted on the Emergency Assistance Card.

30. Will we have to pay for medical treatment or other services abroad and then claim this back later or will this be taken care of on our behalf by your Assistance team?

Provided you contact Aviva either in advance (for non-emergency) or when there is an opportune moment (emergency), Aviva will guarantee payments to the surgery/hospital, ensuring that the individual will not be out of pocket.

31. How does the Claims handling process work and can we be assured that this will be dealt with fairly and efficiently when we need to use this service?

Individual claims are made direct to Aviva, with non-medical / non-emergency claims made via the email address on the Emergency Medical Assistance card.

Our Insurance Broker also have a dedicated in-house claims handling team, who are on-hand to assist with the claims process should there be any delays or disputes.

32. Is there any excess to pay when we come to make a claim?

There are excesses applicable to some of the non-Medical Expenses cover.

Please review the Policy Summary document for an overview.

33. If we still don't think it's right for us, can we opt out of the travel insurance if we wish? When do we have to decide it's not right for us?

The Aviva policy is not mandatory and this cover can be withdrawn if you wish to take an alternative option.

Please note that we will request proof of the alternative option so that we can ensure that you have a Travel policy in place.

34. Can some members of the group opt-out and some stay in?

The policy requires that either all members of a group are covered by the policy or all members are excluded.

35. What is the minimum group size for this policy?

The minimum group number is 1, provided they book through a school, company, charity, church or officially titled group.

36. What happens if we have name changes after we book and take the policy, but before we actually travel? Are the replacement travellers fully covered?

The policy provides cover on a group basis, so no individual names will be disclosed to Aviva. Therefore, should the overall group numbers stay the same, there will no additional insurance cost for replacements and the replacements will be fully covered as per the originals.

37. Can schools or groups from abroad take out this policy? To another overseas destination? To the UK?

Provided that the overseas group/school is booking through Absolute Travel and Tours then the policy can accommodate them travelling to either another overseas destination or the UK.

38. In the event that I am injured on a trip within my country of domicile i.e. UK Group on a UK Sports Tours, will there be medical expenses cover?

If you are on a trip within your country of domicile i.e. UK Group on a UK Sports Tour or a French Group on a French Sports Tour, there is no medical expenses cover.