

Bryanston International Summer School Insurance Cover 2024

Summary of cover:

- **Cancellation or curtailment** - Cover for costs against unavoidable or necessary cancellation or curtailment of the trip before completion due to, death, bodily injury or illness.
- **Emergency medical and other expenses** - Emergency medical, surgical, hospital, ambulance and nursing fees. Additionally, if a pupil needs to extend their trip due to an insured event such as injury or illness and are not in a fit state to travel, they may be able to recover costs for additional accommodation, flights, transfers.
- **Personal accident** - Up to the amount shown in the statement of insurance for death, loss of limb or sight and permanent total disablement.
- **Baggage** - Accidental loss, theft or damage to baggage including replacement of clothing, medication and toiletries if a traveller's baggage is lost and not returned for more than 12 hours on the outward journey.
- **Personal money, passport and documents** - Accidental loss, theft of or damage to personal money.
- **Personal liability** - for any compensation a beneficiary becomes legally liable to pay.
- **Missed departure** - accommodation and travel expense should a beneficiary miss their departure due to the failure of public transport or an accident or breakdown of the vehicle they are travelling in or strike.
- **Overseas legal expenses & assistance** – Covers legal costs to pursue compensation if someone causes traveller's injury / bodily harm / death.
- **Course fees** – reimbursement of irrecoverable course fees paid, and unable to use in event of cancellation or curtailment through death; injury or illness.

Section	Benefits	Standard Cover
1	Cancellation or curtailment charges	£3,000
	Excursions	£250
2	Emergency medical & other expenses	£2,000,000
	Emergency dental treatment	£500
3	Private medical emergency cover	no cover
4	Personal accident	
	i. Death benefit (aged under 16)	£1,000
	Death benefit (aged 16 to 64)	£30,000
	Death benefit (aged 65 and over)	£1,000
	ii. Loss of limbs or sight (aged under 65)	£30,000
	iii. Permanent total disablement (aged under 65)	£30,000
5	Baggage (Including valuables)	£1,000
	a) Single article, pair or set limit	£200
	b) Valuables limit in total	£300
6	Personal money, passport & documents	
	1. a) Currency, notes and coins	£100
	b) Other personal money and documents	£100
	2. Passport or visa	£500
7	Personal liability	£1,000,000
8	Missed departure	£250
9	Overseas legal expenses & assistance	£10,000
	Aggregate limit	£50,000
10	Course fees	£8,000
	Professional counselling	£300
	Terms	Standard Cover
	Excess	£50
	Max Age	65
	ICRTH	Standard Terms