



In partnership with



# STF Travel Sure

## FAQ's



### **How can I purchase this insurance?**

This scheme is only available to purchase as part of a Tour package via STF members who have signed up with AXA. It is not possible to purchase direct from AXA.

### **Why do we 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 information. Most tour companies make it a condition of booking that you have adequate insurance cover in place whether sourced through them or an alternative provider, so please check with your provider.

### **Everyone in the group has a GHIC (or old EHIC). Do we still need travel insurance?**

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.

### **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, so you can 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. If in doubt, there's no harm in having cover under both.

### **How can we see, at a glance, what the key benefits of the policy are?**

The table of benefits and Policy wording can be found on this website for easy reference.

### **From what point are we covered under the insurance?**

Please refer to your tour operator for confirmation. In essence your cover (for cancellation) starts from the date that you book your trip and pay your first instalment and you should receive a Policy reference number with your confirmation. The rest of your cover starts on your intended departure day.

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

No, unlike many other insurers, AXA does not need to be informed of any pre-existing medical conditions.

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

Unlike some other insurers, AXA does not require you to advise about changes to your health, or for anyone within your group, during your period of insurance as detailed on your schedule. However, anyone with a change in health should consult their doctor before the trip to confirm they are able to travel. If the doctor gives permission, cover will be unaffected. If medication has been prescribed, this should be taken as advised. You should also ensure your group is not travelling against any public transport provider stipulations and is not travelling to obtain treatment, surgery, or investigations.

### **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?**

If a child in your group falls ill whilst you are away, you can contact the AXA emergency medical telephone number 24 hours a day. They can help to support and advise you on next steps and ensure the child is well looked after. Of course, if it is a medical emergency, call an ambulance straight away.

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

They are covered for the cancellation of their place on the trip should they test positive for Covid-19 in the days prior to travel. Simply follow the claims procedure to be reimbursed.

### **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?**

Again, if anyone is required to self-isolate which prevents them from travelling, they are covered. Simply follow the claims procedure to be reimbursed.

### **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 well as cover for the Group Leader as an individual, there is additional cover to help recruit or pay for a replacement.

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

If a group member has symptoms, the individual should start isolating in order not to spread the illness. The Group leader should call the Emergency Assistance number provided for up-to-date information about the exact procedure in the destination country.

### **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?**

The Group leader should call the Emergency Assistance number and follow the procedure required for the destination country. Your insurance will cover the hotel and accommodation up to the amount specified in the table of benefits.

### **How will they get back home after any medical treatment or isolation?**

The Group leader should liaise with the Emergency Assistance team and follow the procedures outlined. Your insurance will cover the process of repatriation.

### **What additional support do we have if someone must remain in isolation whilst on tour (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?**

The Group leader should liaise with the Emergency Assistance team and follow the procedures outlined. Your insurance will cover the costs as specified in the table of benefits.

### **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 need to do to facilitate the arrangements?**

The Group leader should liaise with the Emergency Assistance team and follow the procedures outlined. Your insurance will cover the costs as specified in the table of benefits.

### **Are we covered if we are unable to ski due to piste closure in resort?**

Yes, this is covered.

### **How can I find a full list of sports and activities that are covered by this policy?**

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

### **Are activities like banana boats, ice-skating and theme park visits covered under your policy?**

Yes, they are.

### **And what if something isn't covered? Can I discuss adding an activity on request? Who do I get in touch with to organise?**

Please get in touch with your tour operator to discuss any additional requirements and they will refer this to their AXA Account Manager for clarification and any implications.

### **Will my group be covered if we miss our flight?**

Your group will be covered for reasonable additional accommodation and travel costs, up to the limit in your policy, that you had to pay in order to reach your destination or return to the United Kingdom, if you or your group fails to board the transport on which you are booked to travel as a result of:

- the failure of other public transport or
- an accident to or breakdown of the vehicle in which you are travelling or
- an accident or breakdown happening ahead of you on a public road which causes an unexpected delay to the vehicle in which you are travelling or
- strike, industrial action, or adverse weather conditions

### **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 is covered.

### **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?**

Yes, you are covered as travel delay is based on both a delay in departure and a delay in arrival at destination.

### **How about if our luggage is delayed, lost, or stolen?**

The insurance covers delayed, lost or stolen luggage.

### **Can more than one member of the group use the 'Travel Eye' app that you're providing?**

Everyone in your group can use Travel Eye by using the link provided

### **Do we just have one policy number to cover everyone in the group?**

Yes, one policy number will cover everyone in your group.

**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?**

It depends on the situation, but you can't cancel if it is only just changing your mind. Disinclination to travel is not covered. Please refer to the specific cover in the table of benefits and Policy wording and refer to your tour operator for their own policies and guarantees.

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

AXA Partners is the insurer and the provider of the Emergency Assistance service. AXA's offices in the UK will manage the emergency assistance.

**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?**

Prior to any treatment, please call the Emergency Assistance number. You also have access to "Telemedicine" App. If you are required to pay for any treatment after the teleconsultation, you will need to claim to get reimbursed.

**How does your Claims handling work and can we be assured that this will be dealt with fairly and efficiently when we need to use this service?**

The Claims handling is based in the UK. On receipt of all the documentation requested, you will be reimbursed within 5 working days.

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

There is no excess to pay (other than in the luggage section).

**If we still don't think it's right for us, can we opt out of the travel insurance if we wish?**

You have the option to opt out if you wish, but please always travel with adequate insurance in place. You will be at risk if you do not.

**Can some passengers within the group opt-out from the insurance?**

All the group must take it, or all the group must opt-out

**How about if our luggage is delayed, lost, or stolen?**

Yes, but please see any excess that applies to this section in the table of benefits and Policy wording.

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

AXA cover the groups travelling and the number of persons in the group. This means AXA just need proof that any traveller was part of the group while traveling to be covered. As such, name changes prior to departure can be processed with the tour operator as usual.

## CONTACT US

Please refer to the [FAQ section](#), plus **table of benefits** ([hyperlink](#)) and **Policy wording** for all the inclusions for this policy.

STF members who have signed up to this scheme have identified this on their websites, so please contact them for any more information. Alternatively, please email any questions you may have to [info@schooltravelforum.com](mailto:info@schooltravelforum.com) and we will point you in the right direction.

## EMERGENCY MEDICAL AND REPATRIATION ASSISTANCE LINE

**+44 (0) 2034 753 266**

Lines open: 24/7. Call charges from outside the UK may vary.

## TRAVEL INSURANCE CLAIMS

**+44 (0) 2034 753 266**

Lines open: Monday to Friday 9am to 5pm & Saturday 9am to 12pm

## ASSISTANCE AND CLAIMS COMPLAINTS

**+44 (0) 203 701 9629**

Lines open: Monday to Friday 9am to 5pm

Calls on all lines may be recorded for training and monitoring purposes.

**For more details about the services and benefits,  
please refer to the Travelsure overview document  
and to the Policy wording available on:**

**<https://travelsure.abta.com/stf>**