

The Scouts Association 2024

Travel Insurance Key Information

DATE: 11/06/2024



1. Important Information

Participant Information

This is a summary of key information for attendees of the Scouts Roverway 2024. The information contained within this guide should always be read in conjunction with the policy wording.

Key Contact Details

Emergency Medical, Repatriation Assistance and/or Curtailment

24 Hour Emergency Medical Assistance Service telephone number: +44 (0)330 311 2904 (24 hours a day, 7 days a week)

Any claims that are not related to Emergency Medical, Repatriation Assistance & Curtailment Claims

These should be referred to the Event Management Centre who will assist you with you claim.

How to make a claim

Please refer to the "Roverway Insurance Claims Process" help document.

Complaints

Our aim is to ensure that all aspects of this insurance are dealt with promptly, efficiently and fairly. The full complaints procedure is detailed in the Policy Wording. If you have any questions about this insurance or the handling of a claim, in the first instance please contact:

Complaints Department, The Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB
E-mail: mail@mstream.co.uk

However, if you cannot settle your complaint with us, you may be able to refer it to the Financial Ombudsman Service.

Travelling with pre-existing conditions

We will require agreement from your general medical practitioner to confirm you are fit to travel to the event if your medical conditions meet the following criteria.

1. You have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness or condition. (A chronic condition is one lasting three months or more).
2. You are receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
3. You are waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

If your GP does not confirm you are fit to travel, then no cover under this policy will apply. This does not apply to all conditions. You do not need sign off from your GP on the following conditions. You are not required to supply a fit to travel note from your doctor.

“Acne, ADHD, Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment in the last 2 years, Allergic rhinitis, Alzheimer’s Disease, Arthritis (the affected person must be able to walk independently at home without using mobility aids), Asthma (controlled only using a reliever and a preventer inhaler and with no history of hospital admissions or a past medical history of chest infection / pneumonia in the last 6 months), Blindness or partial sightedness, Carpel tunnel syndrome, Cataracts, Chicken pox (if completely resolved), Cholesterol Hyper/Hypo, Coeliac Disease, Colour Blindness, Common cold or flu, Cuts and abrasions (that are not self-inflicted and require no further treatment), Cystitis (providing there is no ongoing treatment), Deafness/Impaired Hearing, Diabetes (Type 2 controlled by diet only with no history of admissions or related medical conditions), Diarrhoea and vomiting (if completely resolved) Downs Syndrome, Dyspepsia, Eczema, Enlarged prostate (benign only), Essential tremor, Glaucoma, Gout, Haemorrhoids, Hay fever, HRT, Hyperlipidemia, Indigestion, Irritable Bowel Syndrome, Lichen Planus, Ligament or tendon injury (provided that you are not currently being treated), Macular degeneration, Melanosis , Menopause, Migraine (providing there are no ongoing investigations), Nasal polyps, Night Blindness, Parkinson’s Disease, Physically Disabled, PMT, Psoriasis, Raynaud’s Syndrome, Rhinitis, Rosacea, RSI, Sinusitis (providing there is no ongoing treatment), Skin or wound infections (that have completely resolved with no current treatment) Tinnitus, Underactive Thyroid (Hypothyroidism), Urticaria, Varicose veins in the legs, Vertigo.”

2. Coverage Information

Limits of cover under the policy

General Policy Limitations			
	Trip Duration	For the duration of your trip for Roverway 2024	
	Age limit	75 years	
	BENEFIT DESCRIPTION	BENEFIT LIMIT	EXCESS
SECTION A	Medical, Emergency Travel and Repatriation Expenses	£10,000,000	£100
	Hospital Confinement	£50 per day maximum 365 days	
	Additional Accommodation and Travel Expenses	£10,000	
	Funeral Expenses outside the United Kingdom	£10,000	
	Hospital Confinement	£50 per day	
	Search & Rescue Costs	£20,000	
	Travel Coma Benefit	£50 per day up to £36,500	
	SECTION B	Legal Expenses	£50,000
SECTION C	Personal Liability	£2,000,000	Nil
SECTION D	Personal Property	£1,000	£100
	Any one article, set or pair	£250	
	Valuables limit	£250 after 24 hours	
	Delayed Baggage	£1,000	
	Loss of keys	£250	
SECTION E	Money	£1,000 (cash £2,000)	£100

	Financial Card Misuse	£1,000	
	Emergency Replacement of Passport, Visa, Travel Documentation or Driving Licence	£1,000	
SECTION F	Cancellation, Rearrangement, Replacement and Abandonment Expenses	£4,000	£100.00
SECTION G	Travel Delay	£50 per 12 hours to a maximum £100	Nil
SECTION H	Missed Departure	£1000	
SECTION I	Hijack or Kidnap	£100 per day (Max Benefit £5,000)	£100.00
SECTION J	Political Unrest or Natural Disaster Evacuation Expenses	£3000 per insured person (see maximum accumulation limit above)	Nil
SECTION K	Kidnap, Ransom and Extortion Expenses	Not Covered	Not Covered
SECTION L	Collision Damage Waiver		Not Covered
	Accidental Excess reimbursement	Not Covered	

Summary of key areas of coverage

Medical Expenses

In the event of you sustaining an accidental bodily injury or you contract an illness (including COVID 19), whilst travelling to Roverway 2024, you are covered for:

- Medical expenses
- Emergency Dental Treatment
- Additional Accommodation and Travel Expenses
- Repatriation and Emergency medical evacuation – on the advice of our medical assistance service.
- Funeral expenses

Cancellation before the Event

The policy provides cover for the loss of travel and accommodation expenses because of you not being able to attend Roverway 2024 due to one of the following reasons:

- The injury, serious illness of you, a person who you are intending to travel with or an immediate relative.
- If you become pregnant after the start of the policy and will be more than 26 weeks pregnant at the start of the trip or if your GP tells you can't travel due to your pregnancy.
- If you must attend jury service.
- If your home has been made uninhabitable within 14 days of the travel.
- If you have been quarantined or refused boarding as you have caught COVID 19.

Cancellation whilst travelling

If you are unable to continue your time at Roverway 2024, you are covered for travel, accommodation, and tuition course fees, which have not been used but paid for due to a cause listed below.

- The injury, serious illness of you, a person who you are intending to travel with or an immediate relative.
- If your home has been made uninhabitable or the police request your presence after a theft at your home.

Person Property and Money

If you sustain loss or damage to your personal property during Roverway 2024, we will reimburse you up to the limits shown in the summary of cover. Additionally, the policy will cover:

- Baggage that is delayed for more than 4 hours on your outward journey. We will provide cover for replacement toiletries, clothing and other necessary items required because of your belongings being delayed.
- If you lose your keys to your main residence or vehicle, we will reimburse you for the cost of replacing locks up to a limit of £500.

For a full list of benefits please refer to the policy wording.

3. Notable Exclusions and Restrictions

- If you need to make a claim you must make the Scout Association and/or the event organisers aware.
- Prior to travelling checks should be made with the local health authority to see if any vaccinations and/or medications are required in respect of the country being visited.
- The medical emergency service must be contacted if in-patient hospital treatment is required or if a Trip needs to be curtailed and the Insured Person returned to their Country of Domicile.
- Personal Belongings, Business Samples or Business Equipment are only covered when left unattended in a vehicles, if they are left in a secure locked boot or compartment or in the case of a hatchback or estate car under a parcel shelf or tonneau cover. There must be evidence that the vehicle has been broken into.
- Baggage Personal Effects and Equipment are covered for the actual cash value of the item at the time of loss or damage. Therefore age, wear and tear must be taken into account when making a claim.
- The Baggage, Personal Effects and Equipment and Valuables and Money cover provided is limited to the sums insured stated in the Schedule of Benefits. The Underwriters strongly recommend that items of value are insured under an extension of a household policy or separate all risks cover.