

## INSURANCE | SCHOOL TRIPS ABROAD

All the students enrolled in EEB2 and participating in a mandatory school trip are covered by a travel insurance by Move & Study, as well as by the school's insurance during these trips.

### 1. MOVE & STUDY INSURANCE

A travel insurance is included in the coverage for school trips organized by **Move and Study**. This travel insurance covers cancellation and rearrangement, travel disruptions, emergency medical expenses and offers also personal protection.

Broker:	GUARD ME
Insurance company:	White Horse Insurance UK Limited
Master Policy Number:	WHGMMRC-UK24-1

### Who is covered?

- Students on academic/cultural trips outside their home country.
- Teachers / group leaders travelling with the group;
- Eligibility: named on the Certificate of Insurance; valid visa for duration; under 75 at cover start.

### When cover starts & ends?

- Cancellation/rearrangement cover: Active before departure once the policy is issued.
- Trip cover: Begins when leaving home and ends on the policy and end date or earlier if eligibility ends.

## What's covered?

### Emergency medical expenses

Repatriation & other expenses (up to policy limits), including COVID-19 as a medical condition when diagnosed

### Cancellation & rearrangement

For listed unforeseen reasons (e.g., serious illness/injury of traveller or close relative, compulsory quarantine, certain travel restrictions)

### Travel disruptions

Delayed departure, missed departure, baggage delay, baggage & personal money, lost travel documents.

### Personal protection

Personal accident, hospital benefit, personal liability, and death during a trip (up to policy limits).

### Sports & activities

#### Covered on an incidental, non-competitive basis:

- ▶ Surfing, stand-up paddle boarding, snorkeling, cycling (with helmet), kayaking/canoeing may have limits (ask us). Scuba diving covered within training limits.
- ▶ Some higher-risk activities and professional sports are excluded.

## Important notes & exclusions

This is not private medical insurance; it covers sudden illness/accident and listed travel issues.

- Pre-existing medical conditions are not covered unless specifically agreed.
- COVID-19: claims must meet policy conditions (e.g., positive diagnosis; certain scenarios are excluded).
- Costs incurred without prior approval for inpatient treatment may not be covered.
- General safety rules apply (e.g., helmets for cycling); self-exposure to needless peril is excluded.

## Questions?

Contact **Move & Study** to guide you through what's covered and how to claim.

✉ [groups@move-and-study.com](mailto:groups@move-and-study.com) - <https://groups-move-and-study.com>

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## 2. SCHOOL'S INSURANCE

The school's insurance policy provides coverage in two areas: **Personal accidents and Civil liability**, valid during the school trips.

### ► PERSONAL ACCIDENTS

Insurance company:	AIG BELGIUM
Policy n°:	9004167
Broker:	Willis Towers Watson Company (WTW)

#### Definition of accident:

According to this insurance policy (article 1.5), an accident is a sudden event, the cause of which or one of the causes of which is outside the control of the INSURED PERSON, and which leads to bodily injury.

#### The following are considered as accidents:

- Health problems that are the direct and exclusive consequence of a covered ACCIDENT or an attempt to rescue persons or property in danger;
- Inhalation of gas or vapor and absorption of poisonous or corrosive substances;
- Muscular dislocations, distortions, pulling and tearing, caused by a sudden effort;
- Frostbite, heatstroke, and exposure to the sun, with the exception of sunburn;
- Drowning.

#### In the event of illness, accident coverage does not apply.

- Therefore, all students must be covered either through the **JSIS of the European Institutions** or a **Belgian mutuelle**.
- The **responsibility** for ensuring this coverage rests with **the parents or legal guardians**.

## ► CIVIL LIABILITY

Insurance company:	HDI Global SE, branch for Belgium
Policy n°:	110-76666848-30011
Broker:	Willis Towers Watson Company (WTW)

**Definition:** In insurance terms, civil liability insurance (or public liability insurance) covers legal costs and compensation payments if a student/a staff member is held liable for injury or property damage to a third party. It does not cover criminal acts or intentional wrongdoing.

**Deductible:** 1.250 €/claim but 250 € if a student is involved and 5.000 €/claim for professional liability.

### Disclaimer

*Please note that all decisions regarding submitted claims are made solely by the insurance provider. The school cannot be held liable for the assessment or settlement of any claim.*