

INSURANCE | SCHOOL TRIPS ABROAD

All the students enrolled in EEB3 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 - <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.