

TCBC School Tours – Travel Insurance

Frequently Asked Questions

1. How do I make a claim?

Making a claim or request assistance in the event of medical emergency:

All medical claims are handled by our emergency assistance service, CEGA, who operate a 24/7 operation for medical emergencies.

Emergency medical claim:

Contact the emergency assistance service on telephone number: +44 (0)1243 621 058.

Making a non-medical claim:

All non-medical claims contact CEGA on telephone number: +44(0) 1202 038 946.

Alternatively:

Email: claimsservice@cegagroup.com or

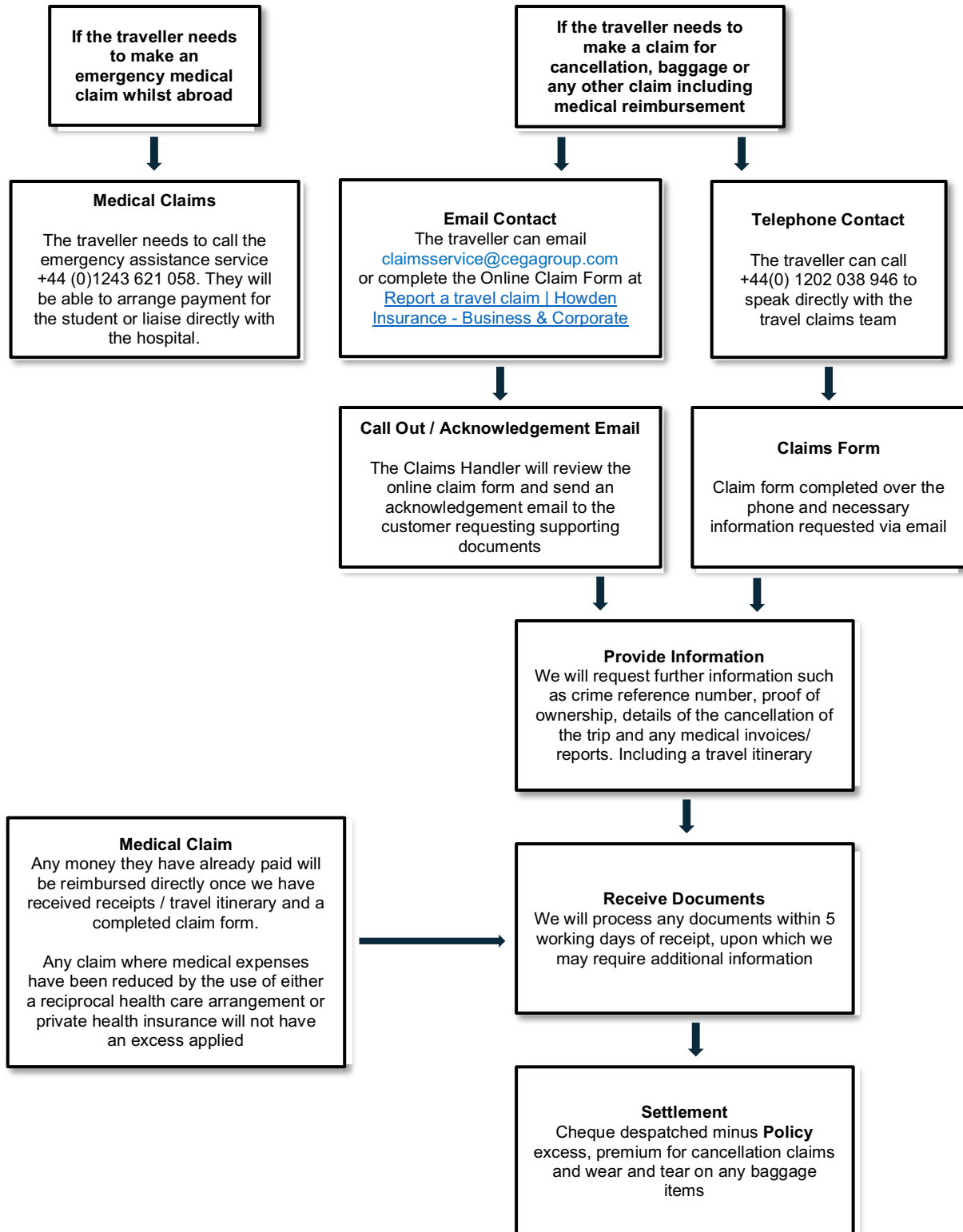
Web: The travel claim form - [Report a travel claim | Howden Insurance - Business & Corporate](#)

When to make a claim:

Claims should be made as soon as possible after the date of the incident for which the beneficiary is claiming. Claim notifications MUST be made within 31 days of the incident.

2. What is the claim process?

Below outlines the claims process for all insured beneficiaries of the Howden insurance policy:



3. Is there anything the insurance does not cover?

Yes, as with all insurance policies there are a number of general exclusions listed in the group policy wording under 'general exclusions' which should be read carefully in addition to the 'What is not covered' sections of the group policy. Please note, most sections of the policy will be subject to an excess.

It is your responsibility to read and ensure that you understand the group policy.

4. What should I do if my baggage, money, passport or travel documents are lost, stolen or damaged?

Whilst in the care of a carrier, transport company, authority, hotel or your accommodation provider

You must report to them, in writing, details of the loss, theft or damage and obtain (at your own expense) written confirmation of the loss. If baggage is lost, stolen or damaged whilst in the care of an airline you must:

- a) obtain a Property Irregularity Report from the airline.
- b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
- c) retain all travel tickets and tags for submission if a claim is to be made under this group policy.

In all other situations

You must report to the local Police in the country where the incident occurred within 24 hours of discovery wherever possible, and obtain (at your own expense) a written report of the loss, theft or attempted theft of all baggage.

You must provide (at your own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help substantiate your claim.

5. What should I do in the event of a travel delay?

Firstly, check you have cover under the group policy for Delayed Departure; to make a claim you must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.

Please contact the CEGA Claims Team as soon as possible, preferably by phone and their trained claims staff will be happy to help.

6. What should I do in the event of a missed departure?

Firstly, check you have cover under the group policy for Missed Departure; to make a claim you must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.

Under the missed departure section of the policy, please be aware that there is no cover for any claim where the booked trip or travel arrangements have been arranged by the Group Policyholder under The Package Travel and Linked Travel Arrangements Regulations 2018 (as amended, re-enacted or replaced from time to time).

Please contact the CEGA Claims Team as soon as possible, preferably by phone and their trained claims staff will be happy to help.

7. If I am injured/sick in a remote location, is helicopter rescue covered?

The emergency medical assistance team will assess each situation individually and being airlifted is an option if it is deemed medically necessary.

8. Is there a refund if I have travelled but do not make a claim within the period of insurance?

There is no refund due even if no claims are made during the period of insurance.

9. What is the period of cover?

Cancellation cover is operative from the time you are accepted for cover prior to the commencement of your trip. For all other sections of the group policy, the insurance commences when you leave your home to commence the trip and terminates at the time of your return to your home in your home country on completion of the trip. Any trip that had already begun at the time of being accepted for cover will not be covered.

10. If I no longer want cover under the group policy, will I get a refund?

You may withdraw from participation in the group policy at any time by giving notice of that intention to your tour operator.

If the cover does not meet your needs, there is a 'cooling off' period of 14 days from the date of receipt for first deposits during which you may cancel the insurance in writing to your tour operator.

If you decide to cancel your insurance after the 14 days, any return of premium will be calculated from the date such participation ceases, provided you have not travelled or been the subject of a claim during any period for which cover was provided, in which case no refund will be due. We reserve the right to charge a reasonable administration fee.

(Please note: Cancellation cover is operative from the time you are accepted for cover. Therefore, if you withdraw from participation in the group policy you will be charged for the period between being accepted for cover and your travel departure date).

Please see full terms and conditions for cancelling your insurance with the policy documentation.