

## School trips and COVID

Oct 2022

The following Exclusion applies to the Education travel policy:

### CDVEX CANCELLATION OR CURTAILMENT & DEPARTURE DELAY SECTIONS

THE FOLLOWING EXCLUSION IS ADDED TO THE CANCELLATION OR CURTAILMENT & DEPARTURE DELAY SECTIONS

THE INSURER WILL NOT PAY

ANY CLAIM WHICH IS DIRECTLY, OR INDIRECTLY, AS A RESULT OF, OR, IS CONTRIBUTED TO BY, OR, IS A CONSEQUENCE OF:

- A. SEVERE ACUTE RESPIRATORY SYNDROME CORONAVIRUS 2 (SARS-COV-2) OR
- B. CORONAVIRUS DISEASE 2019 (COVID19) OR
- C. ANY DERIVATIVE OR MUTATION OF EITHER A. OR B.

This would mean that the following examples are not covered:

- If staff/pupils get covid pre trip and trip not possible to run
- A member of staff or pupil gets covid just before trip
- Payment for a trip that is cancelled due to covid
- Borders close due to Covid before trip
- Borders close during school trip

However, the following may potentially result in a valid claim, subject to the policy terms and conditions:

- Medical treatment for staff/pupils if covid is contracted on trip-including possible costs of isolation and remaining in the territory contracted
- If staff/pupils are required to be quarantined during a trip due to Coronavirus
- If staff/pupils suffer illness whilst on a trip and needs treatment / repatriation due to Coronavirus