



'We value the power of education to change lives.'

Additional information provided by the school's insurers regarding insurance and pre-existing medical conditions

The insurers who provide the schools travel insurance provide cover for travellers with pre-existing conditions, so if their condition takes a sudden and unexpected turn whilst overseas there is cover for medical treatment required or cover to get them home, assuming that they were not travelling against medical advice in the first place. Similarly, if the reason for invoking cover is nothing to do with their pre-existing condition, i.e. student has diabetes but breaks their arm, then cover is still in place for medical expenses and repatriation etc.

However, cancellation cover is reviewed a bit differently when it comes to submitting a claim. The spirit of the policy wording is to provide cover for sudden and unforeseen events that occur outside the insured's control, which directly prevent someone from travelling, hence the claim for loss of deposits/monies associated with having booked onto a trip.

If a person has a pre-existing condition which, at the time of booking, meant that they would not be able to travel at a future date (or it was very unlikely that they would be able to travel on the trip they are booking on to), then we would not cover the future cancellation costs as a decision should have been made NOT to book onto the trip. For example, a student breaks their ankle in January and wants to go on a trip in February. The student expects the ankle to have healed by February allowing them to travel, however medical advice would have been for at least 3 months healing time. If for whatever reason it doesn't heal, and a week before they are due to depart, the medical advice is that they don't travel we would not be looking to cover the cancellation costs / loss of monies, as at the time of booking it was unlikely that they would be fit to travel, and the parents should not have booked them onto the trip.

It does get complicated with regards to mental health as at the time of booking, a student suffering from depression, for example, may have it under control and, at the time of booking, be expected to be fit to travel at a later date. If at a later date the student's depression comes back and there is a fear of either self-harm or infliction of harm on others, then the school/parents may decide to pull the child. We would have to look at cases like this on their individual merits by assessing whether it was likely that the student would have been fit to fly when they booked their place, or if it was likely that the condition of their mental health would mean that future travel was always going to be unlikely. In reality, parents should be considering all of this when allowing their child to book onto trips and the insurance is there to cover the sudden and unforeseen reasons that a traveller cannot travel, not the known, and/or, expected reasons that someone's pre-existing condition may prevent them from going.

The general condition of cover under the school journey cover, is that reasonable care is taken by the insured and any insured person to avoid or diminish any loss or any circumstances likely to give rise to a claim – hence when booking students with pre-existing conditions onto a trip that they are not likely to be able to go on, is not acting with reasonable care and which is why a claim for cancellation may be repudiated.

For the above reasons, it is always advisable that parents of children with pre-existing conditions consider consulting their child's GP or health practitioner prior to booking onto a trip with a large monetary value, so that a medical opinion is obtained about the child's ability to travel in the future. For belt and braces approach, if there is a large gap between booking on and the departure, a follow up appointment should be made prior to departure to check that the condition permits travel and that the pre-existing condition which was considered manageable at the time of booking, does not mean that travel is now not recommended.