



Brief Summary of Insurance Policy Extensions

This is a summary of the additional insurance cover that has been purchased for those taking part in the Malawi 2024 Trip. The information below must be read in conjunction with the Scout Overseas Travel Insurance Policy Document.

The policy has been extended to include a Cancellation Limit of up to £3750 per participant.

Extension to Disruption (Cancellation and Curtailment):

This section does not cover any claim in any way caused by or resulting from COVID-19; other than when a Trip is cancelled as a result of:-

- (i) an Insured Person receiving a positive diagnosis of COVID-19 that necessitates the cancellation as a direct result of: a. the Insured Person being required to undertake compulsory quarantine/self-isolation following a positive diagnosis, or, b. the continued suffering of symptoms that result in a qualified medical practitioner advising against undertaking the Trip.
- (ii) the death of a Close Relative within 28 days of their receiving a positive diagnosis of COVID-19.

Cover under (i) and (ii) above are subject to any one Trip limit of £25,000.

For the purposes of this extension COVID-19 is defined as:

- a) Coronavirus disease (COVID-19)
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
- c) any mutation or variation of SARS-CoV-2
- d) any fear or threat of a), b) or c) above.

Close Relative is defined as: Your husband or wife (or de facto partner with whom you are living permanently at the same address), child, parent, brother, sister, parent-in-law, son/daughter-in-law or fiancé(e).

Policy excess:

Benefit	Value of benefit to	Excess if Applicable
Personal Accident	£5,000	£20
Medical & Emergency Repatriation Expenses	£10,000,000	
Hospital Stay Benefit Abroad	£400	
Supplementary Travel & Accommodation Expenses	£15,000	
Your Personal Belongings	£1,000	£20
Valuables Limit Single Article	£250	£20
Limit Delayed Baggage	£250	£20
Delayed Baggage	£100	£20
Money	£1,000	£20
Credit Card Misuse	£1,000	
Loss of Passport	£1,000	
Disruption (cancellation or curtailment)	£1,000	£20
Travel Delay	£60	
Missed Departure	£500	£20
Personal Liability	£2,000,000	
Legal Expenses	£25,000	