

# Scout travel insurance: The essentials



## Don't leave home without suitable travel cover

Wherever your Scouting adventure takes you, follow our useful advice on travel insurance. Our invaluable tips will help ensure your Scout Group is suitably insured on its travels and gets promptly reimbursed for losses should it need to make a claim.

## Before you book your trip

### Arrange your travel insurance

Whether your Group is travelling in the UK or abroad, always sort out your insurance before arranging or paying for anything else. A good insurance policy will cover your group for cancelling or cutting a trip short under certain circumstances. This means that if your group must cancel its trip, due to events outside of its control, they won't be left out of pocket. Always check the conditions and exclusions of your group's travel insurance policy.

Cheaper policies will usually have less cover – and for some groups the price seems most important, but is it worth the initial saving?

Our travel insurance has been specifically developed for Scouting. Check the cover we already offer under our [Scout Travel policy](#).

### Check for Government advice

Always check the British Foreign and Commonwealth Office website ([www.gov.uk/fco](http://www.gov.uk/fco)) for up-to-date advice on the current situation in the country your group are travelling to.

If the advice is not to travel to the country at the time of booking your trip, your group may run the risk that its insurance will not be valid in the event of cancellation.

### Health considerations

Pre-existing health problems can limit cover on many travel policies. You should disclose to your insurer any medical conditions, terminal illnesses or conditions where you or any of your party are awaiting treatment that may affect yours or their ability to travel. Travelling against the advice of a doctor will almost certainly invalidate the policy. Please discuss this with us and we'll see if we can help.

## Passports, documents and European Health Insurance Card

Check all passports are valid and everyone has all of the necessary visas and make copies of important travel documents.

If your Group is travelling in European countries, each person should get a European Health Insurance Card (EHIC) for healthcare. However EHIC does not mean your Group is insured. Your Group will still need appropriate insurance to ensure that they are fully covered for all eventualities. Few EU countries pay the full cost of medical treatment, even under the European Union's healthcare arrangements.

Your Group will still need enough travel insurance to cover healthcare costs for both yourself and all of your party.

## Your Scout Group's equipment

Do not forget that if you're taking your Scout Group's camping equipment with you, you may need short period cover for that as well.

If your Scout Group insures its equipment under the [All Risks section of the Scout Property and Equipment policy](#) provided by Unity Insurance Services, your equipment will already be covered in transit and when in use on your overseas trip. Therefore you do not need to take out additional insurance for these items.

If your Group insures its equipment under the Contents section, your equipment will not be covered outside the UK. If this is the case, you should consider insuring your Group's equipment under the [All Risks section of a Scout Short Period Property and Equipment policy](#), while it is out of the UK.

## On your trip

However prepared you are before travelling, incidents may be unavoidable so take a few moments to ensure that you have prepared as well as you can.

### Lost items or theft

Do not rely on compensation from an airline if any member of your party loses their luggage. By law, airlines only have to pay a specified minimum value per kilo of lost luggage. This is unlikely to cover the full value of the lost items.

If you or a member of your party lose something while you're away, you should contact your insurer as soon as possible to notify them of a potential claim. You must report any theft to the local police as soon as possible. Make sure you're given a crime reference number and report as you'll need this for making a claim.

### Medical assistance

If you or any member of your party requires medical assistance, keep copies of all bills and appointment details – you'll need these to make a claim.

**If your Scout trip is insured under Unity's Scout Travel Insurance policy**, and your party needs Emergency Assistance, please contact the assistance company, Intana:

**Tel: + 44 (0) 208 865 3055**

**Email: [unityassistance@intana-assist.com](mailto:unityassistance@intana-assist.com)**

### Travel delays

If your trip is delayed for reasons outside of its control, you'll need details from the travel company regarding the length and reason for the delay in order to make a claim.

## Back home

If you're unable to contact your insurer while you're away, you should notify them of any potential claim as soon as you return and request a claim form.

Complete the claim form with as much detail as possible and return it with copies of your insurance certificate, receipts for costs incurred and supporting evidence.

### Further information

For general travel advice: See the Scouts' "[Thinking of going abroad](#)" page, which gives advice about travelling abroad and is the first step in the Visits Abroad Process.

The British Foreign and Commonwealth Office's [Travel checklist](#). (Please note we're not responsible for any of the content listed at these links, it is provided purely as a helpful reference.)

## We're here to help

### Specialist insurance for your Scout trips abroad or in the UK

Don't leave home without Unity's travel cover. Unlike standard insurance policies, our products have been specifically developed for Scouting. Check the unique cover we offer under our [Scout Overseas Travel policy and Scout UK Travel policy](#).

Speak to our Scout insurance experts to find you the travel cover your Scout Group needs.

**0345 040 7703**

**[unityins.co.uk/scout-insurance](https://unityins.co.uk/scout-insurance)**



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