

1. Overseas Travel Insurance (Unity / Scouts Travel Policy)

This policy covers individuals while travelling overseas on the Scout trip.

What this means for you:

- Medical & emergency repatriation: Covered up to £10 million per person if you become ill or injured abroad.
- Personal accident cover: Up to £5,000 for serious injury or death caused by an accident.
- Hospital stay benefit: £20 per day (up to £400) if admitted to hospital overseas.
- Travel disruption:
 - Cancellation or curtailment: up to £1,000 per person
 - Missed departure: up to £500
 - Travel delay: up to £60
- Personal belongings: Up to £1,000 (limits apply to valuables and single items).
- Personal liability: Up to £2 million if you accidentally injure someone or damage property.
- Legal expenses: Up to £25,000.
- Optional rescue cover: Mountain rescue costs up to £25,000 (if included on the schedule).

Important exclusions to be aware of:

- No cover for travel against FCDO advice.
- No cover for professional sports, criminal acts, or alcohol/drug-related incidents.
- No cancellation cover related to COVID-19.

Policy type: Scout Single Trip Overseas Travel Insurance

Insurer: Lloyd's of London – Atrium Underwriters Ltd, Syndicate 609

Broker / Administrator: Unity Insurance Services (Scout Insurance)

Key References

- Quotation Reference: 829371613
- Contract / Policy Number: B602310055CF22
- Scheme Code: A44838
- Period of Insurance: 20 October 2025 – 12 August 2026
- Trip Dates Covered: 31 July 2026 – 12 August 2026
- Destination: Kenya
- Cancellation Aggregate Limit: £150,000 (max £1,000 per person)

Claims & Emergency Contacts

Medical emergency / repatriation (24/7):

Crisis24 Assistance

Tel: +44 (0)207 902 7141

Email: opsassist@crisis24.com

All other claims (after return):

Sentry Solutions

Tel: +44 (0)208 667 2467

Online: www.sentrysolutions.co.uk/sistr

Always quote the policy number B602310055CF22 when making contact.

2. Event Insurance (Arc International – Special Events Policy)

This policy protects the Scout Unit as organisers, not individuals directly. The ability for the Hatters to protect the additional value of total cancellation means that the Hatters can provide refunds where appropriate.

What it covers:

- Event cancellation & abandonment:
 - Up to £50,080 for unavoidable cancellation, postponement, or curtailment.
 - Includes venue penalties (up to 40% of the insured amount).
 - Limited future event protection (20% of the insured amount).
- Legal liability (event-related): Protection for claims arising from injuries or property damage during the insured event.

Key limitations:

- No cover for communicable diseases (including COVID-19).
- Terrorism cover is limited and excluded in certain regions.
- This policy does not replace personal travel insurance.

Notes:

- This policy protects the Scout Unit as organisers, not individuals.
- It operates in excess of the travel insurance policy (aggregate travel cancellation cap £150,000).

Policy type: Event Insurance – Cancellation & Abandonment

Insurer: Lloyd's Underwriters (via Arc International / Apex Insurance Services)

Policyholder: Hatters Explorer Scout Unit

Key References

- Quote Reference: 842547440
- Insured Amount (Cancellation): £50,080
- Policy Period: 25 November 2025 – 11 August 2026
- Event Policy Reference Number: 28030

AMREF FlyDoc

AMREF FlyDoc is an emergency medical evacuation and assistance service operating across East Africa, including Kenya. It works alongside your Scouts travel insurance – it does not replace it.

- Fast evacuation in serious emergencies
- Designed for Kenya and remote environments
- Works alongside comprehensive travel insurance
- Managed by medical professionals, not just insurers

What AMREF FlyDoc provides:

Emergency medical evacuation

- Rapid air or ground evacuation if someone becomes seriously ill or injured.
- Transfer to the nearest suitable medical facility, which may include:
 - A major hospital within Kenya, or
 - A regional centre of excellence if clinically required.

24/7 medical coordination

- Access to AMREF's regional medical operations centre.
- Decisions made by experienced medical professionals, not insurers.
- Coordination with local hospitals, airstrips, and emergency responders.

Stabilisation & onward care

- Emergency stabilisation prior to evacuation where possible.
- Transfer arranged based on medical need, not cost or convenience.

Remote & rural coverage

- Designed specifically for remote, safari, expedition, and rural locations.
- Particularly valuable where road access or local medical facilities are limited.

What AMREF FlyDoc does *not* cover

- It does not pay hospital bills or treatment costs
- It does not replace travel insurance
- It does not cover minor or routine medical issues
- It does not arrange repatriation to the UK

Those costs and services are covered under our Unity / Scouts Overseas Travel Insurance instead.