

# Youth, student, and educational travel insurance experts

Specialist insurance for youth,  
student, and educational travel  
to, from, and within the UK



**HOWDEN**



# Why Howden?

With over 30 years' experience in the youth, student, and educational travel market, we understand that your travellers' needs can be wide-ranging and diverse.

Our specialist team will work with you to develop flexible cover based on the nature of the trips you provide and the profile of your travellers including, but not limited to:

- Single trip, study, gap year travel
- School groups for overseas and domestic travel
- Working and volunteering abroad
- Winter sports and adventure sports

You'll have access to a dedicated client executive who can provide additional services, such as risk and claims management, helping you to further protect your business.

Howden is an expert insurance group full of talented people with the freedom and support to do what we do best: safeguard your organisation and your travellers. We do insurance differently – offering flexible, high-quality cover and reassuringly straightforward service, while using insurance as a tool to increase your resilience. United by a no-limits mindset, we are a powerful and passionate team who can rise to any challenge to do right by your business.



## Market expertise

We partner with a number of leading associations within the youth, student, and educational travel market.

With our unique heritage and expert insurance knowledge, we've created policies specifically designed for domestic and outbound travel insurance for a wide selection of youth, student, and educational travel needs.

Our travel insurance policies cover an extensive range of options from domestic school trips, international ski, adventure and sports trips through to extended gap year and work abroad adventures.

Each policy provides protection that meets your customers' needs and ensures peace of mind against a number of unforeseen risks.





# Some of our proud partnerships

“

We have worked with Howden, formerly Endsleigh, for many years and have always been impressed with their level of service and attention to detail. We are confident that with Howden's support, our students are travelling safely and with full protection.

Tim Johnson  
Managing Director,  
Club Europe Holidays Ltd

“

We've worked with Howden, formerly Endsleigh, for insurance since 2017 and throughout this time they've provided an outstanding service. Their product is excellent and includes a number of bespoke features which we require, we also highly value the level of support we receive. Our account manager is available at any time to help with any situation. I would highly recommend Howden's services to similar companies.

Duncan Wilding  
Head of Operations, Skibound, Travelbound,  
Edwin Doran, Masterclass



# Our policies

Our range of policies have been developed to provide valuable protection for your organisation and students. Through expert consultation, our client executives will tailor your portfolio of insurance so you can be completely confident you've the right cover options in place. Together, we can create a safer experience for your travellers.



## Our youth and student policies typically include cover for the following as standard:

### Cancellation or curtailment

Cover for irrecoverable unused costs of a trip which the traveller has prepaid, or contracted to pay, if the trip has to be cancelled or cut short as a result of an unforeseen event such as an illness.

### Baggage and personal possessions

We'll cover the traveller if their personal belongings are accidentally lost, damaged, or stolen during their time travelling.

### Medical emergency and other expenses

Should a traveller be injured or become unwell whilst on a trip, we'll pay the costs for any medical treatment, hospital, and ambulance fees, as well as cover for emergency dental treatment.

### Money, passport, and documents

Accidental loss, theft of, or damage to money and important travelling documentation such as a passport or visa. This includes reasonable additional travel and accommodation expenses incurred whilst abroad to obtain a replacement.

### Personal accident

Providing your travellers and their families with invaluable financial security should the student be involved in an accident resulting in a permanent bodily injury, or death.

### Additional features and enhancements:

- Specialist sports and / or activities
- Winter sports
- Weather delay
- Hijack and hostage
- Catastrophes and natural disasters
- Air rage





# Committed to supporting your organisation

## Financial protection

Protecting your organisation's income by reimbursing the cost of travel fees which a traveller is contractually liable for, but is unable to pay, due to an unforeseen event.

## Personal liability

Providing you with peace of mind that your travellers are covered if they're legally liable to pay any compensation following accidental damage to property, or causing injury to someone. Protecting your organisation's reputation during a legal dispute.

## Travel Bonds

Secure your operations with insurance-backed travel bonds, designed specifically for tour operators. These bonds are essential for meeting compliance requirements set by regulatory authorities. Typically unsecured, they allow your business to remain agile - no need to provide cash collateral or pledge major assets.

## Business Travel Insurance

We can protect employees and businesses against a range of issues that can occur during business trips including tour reps that you employ. Includes emergency medical expenses, repatriation, travel disruption, and lost or damaged belongings.

## Bespoke features

We can adjust the policy excess and age limits based on your requirements.

## Sports and activities cover

You'll also benefit from the cover we provide as standard for over 75 different sports and activities arranged under the supervision of your organisation, saving you and your students additional costs in seeking alternative specialist insurance cover.

## Tour Operators Liability Insurance

Combined liability and professional indemnity insurance tailored for tour operators and travel agencies. Includes protection against exposures arising from Package Travel Regulations, ensuring your business remains compliant and secure. Our team of recognised experts in this specialist field can guide you through the complexities of insuring a travel business - helping you to safeguard your clients against the unique risks which they face.

## Worldwide medical assistance

We've partnered with the UK's market leading medical assistance provider, CEGA.

CEGA specialises in international medical assistance, providing us with a high quality service, including products which range from international emergency medical assistance, repatriations, remote location medical support, medical assessment, emergency evacuations, and crisis management.

Wherever in the world your travellers go, they will travel more securely in the knowledge that CEGA experts will be there 24 hours a day, 365 days a year.



# Our claims management process

The illustration below shows how our claims process works in four easy steps:



## Policies built for you and your customers

Your insurance solution will be tailored to the needs of your business, and your customers.

We'll undertake a thorough review of your requirements, from the destinations and demographic of your travellers, through to booking models and specific activities. We'll then work with you and our underwriters to create a bespoke insurance offering. The travel insurance policies we offer will be tailored to your trips, and your travellers' needs.

## More reasons to partner with Howden

- Specialists in youth, student, and educational travel for over 30 years.
- We conduct a comprehensive review of your needs and tailor our products and services to meet both, yours, and your customer's requirements.
- Long-standing relationships with leading youth, student, and educational travel focused associations, ensuring our products are at the leading edge of the sector's requirements.
- Flexible ways of offering products to your travellers, including the opportunity to earn additional revenue.
- Supported by one of the largest general insurers in the UK, Zurich Insurance Ltd, and an award-winning claims handler specialising in international medical assistance, CEGA.

## Our customer promises

With Howden you'll benefit from an efficient and straightforward customer experience and have access to a wide choice of innovative products and services.

- ✓ Understanding your insurance needs; we are specialists with deep sector and insurance knowledge.
- ✓ Being here when you need it most; we match our service to your preference, be that face-to-face, by phone, or by email.
- ✓ Helping you navigate your insurance: we communicate simply, clearly, concisely, and on time.



#### **Get in touch**

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