PERRYMOUNT
INTERNATIONAL

GROUP COVER FOR EDUCATION

Student travel cover for education groups.

Bespoke group travel insurance arrangements for schools, universities, education partners and student travel organisers arranging trips abroad.

SPEAK TO A POLICY EXPERT

+44 (0) 1444 473 405 · kj@optimumglobal.com

FCA-regulated distribution · Lloyd's reinsurance · 24/7 multilingual assistance

Arranging cover for student groups shouldn't be complicated.

Student trips rarely fit a neat retail policy — but they often should. Here's where organisers get stuck, and how Perrymount makes it simple.

01

Admin & enrolment

Adding students, managing new trips and updating details is slow with most insurers. We make it simple — one manifest per trip, no individual applications.

02

Claims reimbursement

Who gets paid — the school or the parents? With many providers it's unclear. We pay claims directly to the school or the student, depending on who incurred the cost.

03

Comprehensive cover

Students from any country, travelling anywhere. Medical, cancellation, baggage and liability — all under one arrangement, regardless of residence or destination.

Schools and organisers need robust, hassle-free group cover that protects students, staff and leaders alike.

Built for education groups.

Student travel rarely follows a neat retail policy journey. Perrymount helps shape cover around the group, trip profile and administration involved.

01

One group route

For schools, universities and organisers who want one agreed route rather than separate retail policies.

02

Manifest administration

One trip manifest can remove the need for individual applications where agreed, keeping enrolment fast and light.

03

Mixed groups

Can support students from different countries, plus teachers, leaders and chaperones, where terms allow.

Best for schools, universities and organisers arranging group travel abroad.

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Example benefits can include.

A concise view of example benefits and limits. Final terms depend on the agreed policy wording.

EXAMPLE LIMIT
£500k
Medical expenses

EXAMPLE LIMIT
£500k
Evacuation and repatriation

EXAMPLE LIMIT
£3,500
Cancellation and curtailment

EXAMPLE LIMIT
£2,000
Baggage and personal effects

EXAMPLE LIMIT
£500k
Public liability

EXAMPLE LIMIT
£10,000
Legal expenses

Additional examples can include £10,000 accidental death, activity options and age bands from 7–70, subject to terms.

Activities reviewed where declared.

Activity-led trips can be considered when activities are declared, accepted and included in the agreed arrangement. Share the activity profile before terms are agreed — especially for organised sport, fieldwork or higher-risk activities.

ACTIVITY OPTION

Sports, fieldwork & adventure trips.

Useful across organised sport, curriculum fieldwork and higher-risk itineraries when the activity option is included.

Full list available on request

Skiing & snowboarding	White water rafting	Scuba diving to 15m
Surfing & windsurfing	Horse riding	Football, rugby, basketball
Hiking & trekking	Cycling (excl. BMX)	Sailing & yachting
Safari (pro operator)	Rock climbing & abseiling	Canoeing & kayaking
Tennis, swimming, athletics	Cricket, netball, rounders	Archery, fencing, golf

Examples only. Activities must be declared and accepted, and may need the activity option to be included.

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Clear responsibilities before a group travels.

Education organisers can understand the distribution, insurer, reinsurance and support route before a group arrangement is considered.

1 FCA-regulated distribution

Perrymount International is a trading style of Optimum Global Limited, authorised and regulated by the FCA to distribute insurance products.

2 GFSC-regulated insurer

Insurance is underwritten by Optimum Global Insurance Company Limited, regulated by the Guernsey Financial Services Commission.

3 Lloyd's reinsurance

OGICO's policies are reinsured at Lloyd's of London, stated clearly as reinsurance rather than underwriting.

4 Claims & assistance

UK-based non-emergency claims support, 24/7 assistance and direct hospital payments may be available in some cases.

Support remains practical: clear documents before travel and assistance if something goes wrong.

LLOYD'S

A clearer route from enquiry to cover.

The process starts with the trip profile, then Perrymount helps shape the right group arrangement.

1

Share the trip profile

Send destination, dates, traveller numbers, activities and the level of cover required.

2

Agree the right terms

Perrymount reviews the group profile and explains what information is needed.

3

Submit the manifest

Provide the participant list, roles, travel dates and destinations before travel.

4

Travel with support

Assistance and claims support are available if something goes wrong during a trip.

HELPFUL DETAILS

- Dates & destinations
- Traveller numbers, roles & ages
- Activities or fieldwork
- Nationalities & manifest needs

CASE STUDY

Transforma

Transforma plans educational and activity trips for around **4,000 students worldwide each year** — from curriculum tours across the UK and Europe to ski and adventure itineraries further afield. Covering students, teachers and chaperones aged 7–70, they needed one dependable group arrangement rather than a fresh policy for every trip.

4,000+
students travelling each year

100%
of group trips now via the policy

What they needed — and got.

- ✓ All participants under one policy — students, teachers and chaperones (ages 7–70).
- ✓ Both educational and activity-based trips — skiing, water sports, adventure.
- ✓ A-rated security and 24/7 emergency support for parents' peace of mind.
- ✓ A simple manifest process — no individual applications per student.

GET STARTED

Ready to shape the right group policy?

Send a short trip profile and Perrymount will help identify the next step.

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