



SOGB Travel Insurance Policy – Summary of Cover – 1 October 2025 to 30 September 2026

Insured Persons: All Trustees, partners, Employees and Volunteers of the Insured plus volunteers and guest.

When Operative: Business Travel Including Directors Leisure Travel

Personal Accident Cover (Per Insured Person):

Death	£50,000.00
Loss of sight in one eye or loss of one limb	£50,000.00
Loss of sight in both eyes or loss of two or more limbs, or loss of sight in one eye and loss of one limb	£50,000.00
Loss of speech	£50,000.00
Loss of hearing in both ears	£50,000.00
Loss of hearing in one ear	£25% of £50,000.00
Permanent Total Disablement	£50,000.00

Travel Cover (Per Insured Person):

Medical and other Emergency Travel Expenses	Unlimited
Repatriation Expenses	Unlimited
MyLifeline Assistance	Unlimited
Legal Expenses	£50,000.00
Personal Liability	£5,000,000.00
Personal Property	£15,000.00
Business Equipment	£5,000.00
Personal Money	£10,000.00
Cancellation, Curtailment, Rearrangement and Replacement	£15,000.00
Cancellation, Curtailment and Rearrangement due to a Natural Catastrophe	£15,000.00
Hijack	£25,000.00
Kidnap and Ransom	£250,000.00
Political (and Natural Disaster) Evacuation	£150,000.00
Vehicle Rental Expenses	£1,000.00

Crisis Containment Management

Crisis Containment Management (aggregate limit)	Covers: All Trustees, partners, Employees and Volunteers of the Insured plus volunteers and guest	£50,000.00
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Virtual Medical Care

GP Consultation and Expert Case Management provided; 24 hours, 7 days a week	Any person shown on the Schedule as being an Insured Person or their Partner or their Child
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Note: Participation in sporting events is covered under our main all risks policy and not this travel policy.



Insured Persons: Athlete/Service Users of the Charity

When Operative: Business Travel Including Directors Leisure Travel

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