

# SETO Travel Insurance Program

Protecting your school community when travelling

Lockton has partnered with Student Educational Travel Organisation (SETO) and their individual members to provide your school community with a robust travel insurance program to give you confidence when planning travel – knowing you have superior protection.

Choosing to partner with a SETO Certified Member to organise your school's travel plans gives you access to travel insurance for all of your party – from the paying of the deposit through to utilising AHI emergency assistance or requiring to make a claim.

## We will support you when something goes wrong

**Protect your students from the unexpected.** With the world becoming so uncertain, investing in quality travel insurance will provide peace of mind for you, your school, students and parents.

**Insurance policies do not cover everything; however, a broad quality cover provides comfort and certainty.**

The SETO program delivers one policy number, one emergency assistance company, one point of contact. The SETO travel policy will protect your group against unexpected costs in the event of misadventure such as cancelled flights, medical emergencies and evacuation.

## Lockton is your dedicated SETO partner

We're more than just an insurance broker. SETO Members have entrusted us to be your partner, protecting your travels and creating value for your school.

### Your Insurer

AHI's security is provided by a strong team including Tokio Marine, Liberty Specialty Markets and IPP. Their emergency team, AHI Assist, expert team of specialists dedicated to protecting what matters most to you!

### About AHI Assist

Ensuring you get the most effective and efficient support possible during and after any medical or safety emergency you may encounter.

With 24-hour assistance centers, you'll have a team of highly qualified emergency doctors, medics, aviation medical specialists and nurses, along with safety and security experts, on call – 24/7, to support you, when you need it most.

## SETO Members

### SETO Purpose:

To build trust, confidence and community across the educational travel sector to deliver safe and sustainable experiences outside the classroom.

### SETO Mission:

To lead the educational travel sector in areas of governance, advocacy, and education.

A recognised, trusted, connected community delivering sustainable student travel.

### SETO Vision:

To accelerate the adoption of education outside the classroom, ensuring every student can access and benefit from experiential learning opportunities.





## COVER HIGHLIGHTS

### SETO TRAVEL INSURANCE PROGRAM

For full details please refer to the Policy Schedule and Product Disclosure.

Please ensure you read and fully understand our Terms of Business Agreement and Financial Services Guide ([click here](#)).



## SETO Travel Insurance Policy - Coverage Benefits

### COVID-19 Protection

*Unlimited Medical Expenses*

*Loss of deposits*

*Non-refundable flight & accommodation expenses*

### Medical cover for accident & illness

*Unlimited Medical and Emergency Assistance and Expenses*

*Emergency evacuation*

### Additional Expenses

*Unbudgeted additional or forfeited Travel and Accommodation Expenses*

### Cancellation & Loss of Deposits

*Loss of deposits*

*Additional and/or forfeited expenses*

*Cancellation costs due to medical event*

### Financial Collapse

*Financial Collapse Benefit*

*Up to a maximum of \$25,000, per person*





## PRICING

Introductory pricing until 30th September 2022.

### Educational, Cultural & Ski Tours

*Pricing - Standard Risks, per Student under 18*

Destination	Trip Length		
	1-14 Days	15-29 Days	30-40 Days
Domestic	\$72.00	\$81.00	\$90.00
Asia/South Pacific	\$144.00	\$162.00	\$180.00
Europe	\$144.00	\$162.00	\$180.00
North America	\$162.00	\$180.00	\$198.00

*Pricing - Standard Risks, per Accompanying Adults*

Destination	Trip Length		
	1-14 Days	15-29 Days	30-40 Days
Domestic	\$144.00	\$195.00	\$216.00
Asia/South Pacific	\$288.00	\$324.00	\$360.00
Europe	\$288.00	\$324.00	\$360.00
North America	\$336.00	\$378.00	\$420.00

- Mature Age Students aged 60 years and above - to be underwritten on request
- University Students - to be underwritten on request
- Sports Tours - to be written on request - including:
  - Cricket
  - Netball
  - Hockey
  - Basketball
  - Soccer

## AHI Emergency Assistance contact details

**Ph:** +61 8330 1222 - reverse charge

**Fax:** +61 2 8016 9250

**SMS:** +61 488 863 244

**Email:** [help@ahiassist.com.au](mailto:help@ahiassist.com.au)

## Local knowledge, global reach

As a specialist Accident & Health Insurance Broker, Lockton have built strong relationships with domestic and international providers at all levels, from underwriters to management and Emergency Assistance companies

This gives us the leverage in the marketplace to successfully deliver your SETO program and ensure that you are always matched to the provider who best meets your specific needs.

*In our capacity as your insurance broker arranging this Travel Policy with Accident & Health International, Lockton Companies Australia Pty Ltd will receive a commission on Gross Written Premium. You should consider the Product Disclosure Statement (PDS) and whether this product is appropriate for you, before deciding to purchase this product.*

## SETO Insurance Team at Lockton Companies Australia Pty Ltd:



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## Lockton Overview The keys to your success



Over **65,000**  
clients globally



**8,500+** worldwide  
Associates



**13.4%** annual organic  
growth since 2000



Clients in over  
**125** countries



**100+** offices worldwide



Over USD **2.16**  
billion revenue



Exceptional client  
retention rate of **97%**



Private ownership  
allows **90%** reinvestment



USD **39.5** billion+  
premiums placed



ADELAIDE | BRISBANE | DARWIN | HOBART  
MELBOURNE | PERTH | SYDNEY

Lockton Companies Australia Pty Ltd  
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