

## Insurance Policy

Please be advised that ESF insures all full time students against accidental death and permanent disability while they are participating or attending activities organized by the school.

Renaissance College and ESF does not cover any medical expenses or personal properties (e.g. laptops, mobile phones, glasses). Parents may wish to take out personal insurance to cover medical expenses and property damage/loss for their children in the event of an accident inside school campus.

For off-campus, single-day activities or events, students may be enrolled for additional accidental death/permanent disability coverage, including medical expenses coverage. This will depend on the risk rating for that activity according to the ESF risk management policy. If so, the low cost of this insurance will be included in the trip charge.

Please note that the secondary sports games/tournaments are not covered.

For multi-day overnight activities or events, it is obligatory that such insurance be applied. The cost will depend on the number of days and will be included in the trip charge.

For group travel abroad, students will be enrolled for travel insurance that includes accidental, medical and travel inconvenience cover. The cost will depend on the number of days away. This cost will be included in the trip charge.